

FALL 2018  
PRICE: \$4.95



National Association  
of Federal Retirees  
Association nationale  
des retraités fédéraux

# SAGE

Are virtual assistants  
for you? PAGE 19

How (and why) to read  
a poll PAGE 8

**SAGE IS THE VOICE OF FEDERAL RETIREES**



Canada,  
meet your new  
**MINISTER  
OF SENIORS**

The woman, the role, and  
the continued need for a  
national seniors strategy

PAGE 12



As the insurance provider for the National Association of Federal Retirees, Johnson Insurance has reserved **exclusive savings** on auto insurance for you.

For over 50 years, Johnson has partnered with groups like yours, offering **home, auto and travel plans** with you in mind.



**CALL US FOR YOUR QUOTE.**

**1-877-742-7490**

**OR VISIT: [Johnson.ca/save](http://Johnson.ca/save)**

*Mention Group Code FS for your preferred rates.*



Johnson Insurance is a tradename of Johnson Inc. ("Johnson" or "JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia. Home and auto policies underwritten, and claims handled, by Royal & Sun Alliance Insurance Company of Canada ("RSA") in Quebec and primarily underwritten, and claims handled, by Unifund Assurance Company ("Unifund") in the rest of Canada. Described coverage and benefits applicable only to policies underwritten by Unifund or RSA. Auto insurance not available in BC, SK or MB. Home and auto insurance not available in NU. Johnson, RSA and Unifund share common ownership. Eligibility requirements, limitations, exclusions or additional costs may apply, and/or may vary by province or territory. MEDOC® is a Registered Trademark of JI. This insurance product is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA"). JI and RSA share common ownership. Vehicle may vary from illustration. BMW Canada Inc. including its parent company, subsidiaries, divisions and other operating entities, has neither authorized, sponsored, nor endorsed this Contest. BMW, BMW model designations and all other BMW related marks and images are the exclusive property and/or trademarks of BMW AG. †NO PURCHASE NECESSARY. Open January 1, 2018 – December 31, 2018 to legal residents of Canada (excluding NU) who have reached the age of majority in their jurisdiction of residence and are a member of a recognized group with whom JI has an insurance agreement. One (1) grand prize available: 2018 BMW 230 xi xDrive Coupe vehicle (approx. retail value \$50,650). Odds of winning depend on the number of eligible entries received. Math skill test required. Rules: [www1.johnson.ca/bmw2018](http://www1.johnson.ca/bmw2018)

# The importance of remaining **NON-PARTISAN**

## JEAN-GUY SOULIÈRE

### The *raison-d'être* of our Association is advocacy.

In advocating for the protection of our benefits we meet many different individuals and organizations, including politicians, senior public servants, union representatives and seniors organizations. In meeting with these different people and organizations, there is one factor that is absolutely essential for our credibility and influence: always being non-partisan. Easier said than done, especially in meetings with politicians from different political parties. However, moving into an election year in 2019, this is essential.

Being non-partisan means that we do not support one political party or another, that we are not seen, in our activities and interventions, as encouraging our members to vote specifically for any one party. This is difficult to achieve if one political party has a position that is or would be detrimental to our members. Also, we are often asked by various groups or organizations to join them in activities or campaigns that are partisan in nature.

So how do we ensure that we are non-partisan? The first requirement is that we deal with issues, not the political party or the individual. The second requirement is that we are consistent in our position and approach in relation to that issue. Consistent also means that we have the same message across the country. The third requirement is that, in making our position known, we meet with all the stakeholders, whether they are for or against, to explain our position and our

reasoning. The fourth requirement is that we truly believe that our position is the "right" position. The fifth requirement is that we don't take a position simply to gain points from one political party or another, or from an organization. We don't play games.

Let's take an example: Bill C-27, the bill that would see federally regulated organizations being able to change defined benefits plans to target benefits plans for federally regulated organizations. If you read the Spring 2017 edition of *Sage*, you know the details about this bill and what it would mean for the acquired rights and benefits of pensioners and employees in these organizations. You have also been informed about all of the activities that were undertaken across the country by our organization. The Canadian Coalition for Pension Income Security, which we chair, is made up of some 18 organizations and has always been non-partisan in its "attack" on Bill C-27. Many branches met with their local MPs to inform them of our opposition to Bill C-27. An information kit was provided to all branches and it was rewarding to hear, when I met with many of these MPs in Ottawa, that our message was consistent and very non-partisan.

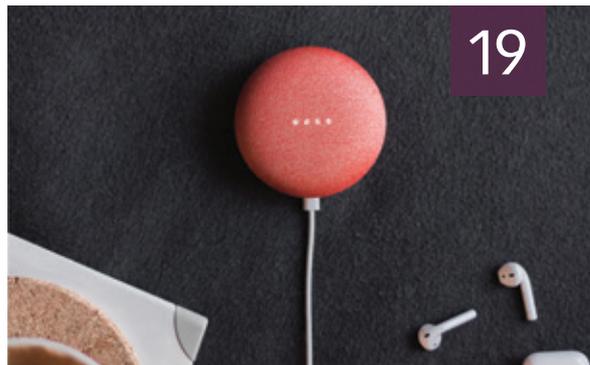
Federal Retirees is getting ready for the federal election in 2019 and will be preparing the necessary strategy and the information kits that will be provided to our volunteers across the country. Also, this year there was a provincial election in Ontario and there will be elections in the fall in Québec and New Brunswick. In Ontario, we partnered with the Retired Teachers of Ontario to form Vibrant



National Association of Federal Retirees  
president Jean-Guy Soulière.

Voices and we held town hall meetings in Toronto, Thunder Bay and Ottawa on issues that are national in nature such as home care and pharmacare and other seniors' issues. Arrangements are being made to partner with one or more organizations in Québec and in New Brunswick to only deal with issues that are important from a national perspective and for which we have an approved position.

Each one of us has a right to support or be a member of any political party, and many of our members are. However, if these members are making representations on behalf of Federal Retirees, they must take off their "political party" hat and put on the non-partisan "Federal Retirees hat!" It might be easier for us than other Canadians because in our military, RCMP, or public service careers, we provided loyal service to Canadians in a non-partisan way. ■



**CONTENTS**

- 3 PRESIDENT’S MESSAGE**
- 5 DEAR SAGE**
- 8 CRYSTAL BALL OR BROKEN MIRROR?**  
What you need to know about public opinion polling **KYLE DUGGAN**
- 12 INTRODUCING THE MINISTER OF SENIORS**  
Filomena Tassi is Canada’s first federal seniors advocate, but the push for a national seniors strategy continues **TONY ATHERTON AND EMILY KENNEDY**
- 18 GOOD THINGS TO KNOW WHEN MOVING**  
Plus, industry-specific terminology and customer expectations
- 19 “HEY, ALEXA. EXPLAIN YOURSELF.”**  
Is a virtual assistant for you? **SARAH TURNBULL**
- 21 WHY THE AUSTRIAN ALPS SHOULD BE HIGH ON YOUR TRAVEL LIST**
- 23 HEALTH CHECK**  
Combatting Canada’s Opioid Crisis **JESSICA SEARSON**
- 24 AT YOUR SERVICE**  
Canada’s pension and health services directory
- 27 WE WANT YOU!**  
Volunteer opportunities with the National Association of federal retirees
- 28 ADVOCACY IN ACTION**  
Inside Advocacy **CANDACE JAZVAC**
- 30 FROM THE PENSION DESK**  
Public sector pensions: Financial drain or economic boon? **PATRICK IMBEAU**
- 31 FEDERAL RETIREES NEWS**
- 33 PACKING THE RIGHT TRAVEL INSURANCE**
- 34 HERE’S TO YOU, VOLUNTEERS!**  
Congratulations to the recipients and nominees for our 2018 Volunteer Recognition Awards
- 37 BRANCH ANNOUNCEMENTS**
- 44 IN MEMORIAM**
- 45 BRANCH DIRECTORY**

# SAGE

**SAGE IS THE VOICE OF FEDERAL RETIREES**

**PUBLISHER**  
Andrew McGillivray,  
Director, Communications and Marketing

**EDITOR**  
Emily Kennedy

**CFO**  
John Butterfield

**EDITORIAL COORDINATOR**  
Karen Ruttan

**CONTRIBUTORS**  
Kyle Duggan, Tony Atherton, Emily Kennedy,  
Sarah Turnbull, Jessica Searson, Patrick Imbeau,  
Candace Jazvac

**TRANSLATION SERVICES**  
Annie Bourret, Sandra Pronovost,  
Claire Garvey, Lionel Raymond

**GRAPHIC DESIGN**  
The Blondes – Branding & Design

**PRINTING**  
St. Joseph Print Group

Letters to the Editor or to contact the National Association of Federal Retirees:  
613.745.2559 (toll-free 1.855.304.4700)  
865 Shefford Road, Ottawa, ON K1J 1H9  
sage@federalretirees.ca

Sage Magazine is produced under license.  
Publication # 40065047 ISSN 2292-7166

Return undeliverable copies to:  
National Association of Federal Retirees  
865 Shefford Road, Ottawa ON K1J 1H9

For information on advertising in Sage,  
please contact John Butterfield at 613.327.8728

To become a preferred partner of the  
National Association of Federal Retirees, contact  
Andrew McGillivray at 613.745.2559,  
or toll-free at 855.304.4700

Cover price \$4.95 per issue  
Member subscription is \$5.40 per year,  
included in Association membership  
Non-member subscription is \$14.80 per year  
Non-members contact National Association  
of Federal Retirees for subscriptions

Cover photo by Jamie Kronick

## DEAR SAGE

Keep those letters and emails coming, folks.  
Our mailing address is:

National Association of Federal Retirees,  
865 Shefford Road, Ottawa, ON, K1J 1H9

Or you can email us at [sage@federalretirees.ca](mailto:sage@federalretirees.ca)

*Re: Summer 2018*

I enjoyed the individual “volunteer” stories article. May I add one more?

“When I retired from National Defence in 1981, after 30 years with Training Command at Trenton and CFB Winnipeg, I returned to Trenton (Ont.) and within a week, volunteering was my first project. Following is a list of what has kept me active over the years:

- Trenton Memorial Hospital – 30 years
- National Air Force Museum – 25 years
- Trenton Care and Share Food Bank – 35 years
- O.P.P. Community Policing – 8 years

Other than the hospital (go in when needed), I am still very active in all of the above. I still drive even though I am into my 96th year!

P.S. I am also an ex-veteran having served in Canada and overseas during the Second World War R.C.A.F. (W.D.).

— Agnes Ward

*Re: Volunteering Unleashed, Summer 2018.*

Thank you once again for another informative and interesting issue.

I would like to correct a popular misconception about retirement homes. Some retirement homes will accept a dog as your pet when you move in. It is very important to do your research beforehand, as the quality of retirement homes varies widely. Furthermore, my mother's nursing home had six resident cats, for the enjoyment of the residents and also the staff.

— F.J. Psutka

*Re: Advocacy in Action, Summer 2018*

Your issue on volunteerism was excellent and inspiring. Thank you! The articles covered a wide variety of volunteer activities, including advocating for political parties.

*Sage* provided readers with contact information for three parties, Conservative, Liberal and New Democrat, but not for the Green party.

The oversight is understandable, given that the federal Green Party has only one seat in the House of Commons. However, in the last federal election, 3.45% of Canadians voted Green. If we had proportional representation, the Green party might now have 12 of the 338 seats in Parliament.

Many Canadians are not happy with an electoral system that gave the Conservatives a majority of the seats in Parliament in 2011, and the Liberals a majority in 2015, even though both parties had been supported by less than 40 per cent of voters.

Please consider providing readers with an article about proportional representation. I am sure the talented writers at *Sage* could help dispel myths about the dangers of proportional representation, perhaps by focussing on the system that New Zealand voters adopted in 1996.

— Michael Obrecht

*(Federal Retirees holds no official position on proportional representation vs. first-past-the-post electoral system.)*

*Re: Spring (Veterans) and Summer (Volunteering) 2018*

Your last two issues should be made available to serving Canadian Forces personnel or suggested reading material for the CF Second Career Assistance Network Seminars. As a veteran, I found volunteering before I retired within the community helped with building a network of new friends. Volunteering also made the transition to civilian life much easier, while allowing me to put my organizational skills to good use. This gradual approach helped to demilitarise my language by dropping military terms, abbreviations and adjusting my body language. It is a good test to venture outside of your comfort zone, similar to a job search or career change. After shedding several other community commitments, I continue to serve with St. John Ambulance. Now in my 12th year, I have held several positions with the board and committee. I have no regrets volunteering and found this experience enriched my appreciation for life within my community. Retirement allows additional time spent on hobbies, learning, travelling and other interests like reading *Sage*.

— Gary Hayes

**Simple and affordable**  
cell phone service!



National Association  
of Federal Retirees  
**PREFERRED  
PARTNER**

## FEDERAL RETIREES SAVE MORE!

**10% OFF** Talk & Text plans

**15% OFF** Smartphone plans

**BONUS: DOUBLE** your **minutes, texts and data\***  
plus **1 GB bonus data\*** on select wireless plans

Individual plan

Talk & Text Plan

~~25~~  
Save 10%  
**\$22<sup>50</sup>** /month\*

~~150~~ **300** Canada-wide minutes,  
**unlimited** evening and  
weekend minutes and  
**unlimited** text messages



Moto E<sup>5</sup> Play

**\$0**

2-year term  
\$150 no term

Shared plan

Family Data Share Plan

~~80~~  
Save 15%  
**\$68** /month  
for 2 lines\*

**Unlimited** Canada-wide calling  
and texting between users,  
share ~~1 GB~~ **3 GB** of data and  
~~400~~ **800** Canada-wide minutes

Samsung  
Galaxy J3 Prime



**\$0**

2-year term  
\$250 no term

Other plans and phones available

Call **1-844-483-2294** or visit [simplyconnect.ca/federal-retirees](http://simplyconnect.ca/federal-retirees)

### Why SimplyConnect?

- Plans starting at ~~18~~ **\$16<sup>20</sup>**/month
- Wide selection of **flip phones** and **smartphones** starting at **\$0**
- **Friendly Canadian** customer service 🍁
- **Discounted price** for members of the **National Association of Federal Retirees**



# Travelling to the U.S. to escape the Canadian winter?

Use your phone seamlessly in **Canada** or the **U.S.** with our **Canada/U.S. plans!**



## **Canada/U.S. plans**

With SimplyConnect's **Canada/U.S. plans**, your **phone, rates, and number are the same whether you are in the U.S. or in Canada.** These plans are **perfect for Canadian Snowbirds** who travel back and forth between Canada and the U.S. Off to the U.S. for a month? For 3 months? You never have to worry about cross-border calling costs, switching plans, temporary numbers or changing SIM cards ever again.

### **Benefits**

- ✓ **Seamless cell phone service** when you cross the border from Canada to the U.S. and back again.
- ✓ **Your plan goes with you.** No need to contact us about your travel plans.
- ✓ **Use your existing cell phone and number** when travelling. No need to switch SIM cards.
- ✓ **No expensive roaming fees** while you're in the U.S.
- ✓ **Stay connected** instantly with friends and family at all times in either country.

## TRAVEL SEAMLESSLY WITH CANADA/U.S. PLANS

 Travelling together?

### **Canada/U.S. Couples Smartphone 1 GB Plan**

 **\$85** /month for 2 lines\*

**1 GB of shared data, 400 shared minutes and unlimited text messages in **Canada/U.S.****

### **Huawei P20 lite**



**\$0**  
2-year term  
\$500 no term

Other **Canada/U.S. plans** available

Call **1-844-483-2294** to learn more about our **Canada/U.S. plans!**

\*For full Canada/U.S. plan details call 1-844-483-2294 or visit [simplyconnect.ca/canada-us-plans](http://simplyconnect.ca/canada-us-plans).

\*Offer shown is available until **October 31, 2018** or while quantities last and are subject to change without notice. Double minutes, texts and data bonus applies with a 2-yr term on in-market Individual plans from \$18/mo to \$60/mo and on all Couples and Family plans; **bonus not applicable with Canada/U.S. plans.** 1 GB promotional bonus applies with a 2-yr term on in-market Individual wireless plans from \$40/mo to \$95/mo and \$80/mo Family Data Share Plan. 1 GB promotional bonus is not eligible for Double minutes, texts and data bonus and is **not applicable with Canada/U.S. plans.** Other offers cannot be combined. Early cancellation fees apply with a 2-yr term. 10% off applies to the Talk & Text monthly plan fees, and 15% off applies to the Smartphone monthly plan fees. Discount applies for as long as you are a member of the National Association of Federal Retirees, and cannot be combined with Bring Your Own Phone discount. Some conditions apply. Call 1-844-483-2294 or visit [simplyconnect.ca/federal-retirees](http://simplyconnect.ca/federal-retirees) for details.



# CRYSTAL BALL OR BROKEN MIRROR?

What you need to know about public opinion polling **KYLE DUGGAN**

Political polling is an important part of election cycles in Canada. Polls often drive news coverage, and they can be useful to gauge how politicians are doing and interest in issues. Of course, they come with some downsides, too — like when they get things wrong (or, at least, when everyone blames them for a surprise result).

Polls can give you a snapshot of what the public thinks within a particular span of time, and they give journalists an easy narrative during a campaign: horserace polling shows who is in the lead, who is on the leader's heels, and who is falling behind.

It's important to understand how polls work and how they're changing — especially as the trend of more polling continues to push upward.

Polls are all around us. For example, the monthly jobs numbers you hear about from Statistics Canada are, essentially, a poll called



Photo: Mikael Kristenson

the labour force survey. And any time a company launches a major marketing campaign, they've most likely done some polling or focus group testing.

But the most public attention usually goes to election polling.

Election campaigns are a little like the Superbowl of polling, and can become important for a firm's track record and

for marketing to potential clients (pollsters make the majority of their revenue from market research). In general, they do relatively well at election polling, with a few notable exceptions — for instance, when the Tories won an unexpected majority in the U.K. in 2015, or when election forecasters suggested Hillary Clinton would win the U.S. presidential election in 2016 (since Clinton won the popular vote, the polls were in a sense correct).

The polling industry has been in some amount of upheaval for a while now. Response rates have fallen to around 10 per cent or less. Competition has increased, and along with it methodological slams and questions about the accuracy of the different kinds of polling methods. Like many industries, companies are moving to online, and polls are proliferating there.

However, media companies are less likely to pay for polling than they used to be, meaning election polls can be shallow, and there's pressure on polling firms to conduct research more cheaply.

All the while, pollsters are looking down the road to what could be the "Next Big Thing": Artificial intelligence (AI). A number of Canadian companies are experimenting with AI polling and online semantic market research (analyzing social chatter), with some already deploying these tactics for political polling.

Quito Maggi is president and CEO at Mainstreet Research, known for its interactive voice response (IVR) or "robo-polling", and has also been looking into the online polling environment.

"The industry started quite a while ago moving into online panels. It's still not been perfected. We have been experimenting with online panels for about five years and have not published anything yet," he says, adding that online polling results are always getting better.

Cristine De Clercy, a political science professor at Western University, says if she predicts anything, it's that more

companies will enter the marketplace as the costs drop thanks to automation.

"Because the cost has dropped so massively, and it's tempting to go out and do a quick poll of your area to make the headline and promote your polling firm, we can expect more and more firms to do this — probably with less rigour, in part because political polling is quite different from ordinary market research," she says.

"Good political pollsters have a good sense of politics, they don't just read the numbers. They interpret public opinion very carefully."

Frank Graves, founder of EKOS Research Associates, says extra pressure is heaped on because people look to polling to inform how they'll vote.

"We do find in our research that polling is increasingly influential in the final stages of campaigns, particularly tight campaigns, where people consult polls to strategically spend their vote in the way they think is wisest."

Still, De Clercy says polls are always only estimates of public opinion, and readers should understand them as such.

"So there's always going to be some potential for an incorrect sample," she warns.

"Can voters have some confidence the polls are correct? Yes, they can. But in the very nature of the exercise, especially with standard public opinion surveys, there's always a probability that the results are dead wrong."

Key things to watch for when looking at election polling are who is doing the polling, the firm's track record and how long they have been in the business.

De Clercy says to always take election campaign polls with a grain of salt.

"These are snapshots of what people are thinking on one day," she says.

"A few days later, people may think something totally different."

## WHAT KINDS OF POLLS ARE THERE?



There are different types of polls.

Live phone polls, done with real human interviewers, are the traditional gold standard but cost the most, so they're done less often.

IVR, or interactive voice response, is a robocall — phone polling done by a computer with a recorded voice.

Online polls, or net polls, are done through online internet panels, often through a website interface.

Probability polls are the traditional way of polling — finding people at random, and then weighting the sample so it's reflective of the general population.

Non-probability polls, or opt-in polls, accept people who volunteer to be polled. Online election polling is still controversial to some in the industry — although pollsters often vigorously defend their own methods over others out of self-interest.

The key difference between probability and non-probability polling is that the former should come with a margin of error, while the latter doesn't have one. Some companies will give online polls a margin of error anyway, to make things simpler for readers who don't understand the difference and are used to seeing the margin of error. Debate on this can get heated and quickly esoteric.

## HOW DO YOU READ A POLL?



The sample size is how many people the pollster interviewed. It tells you what the results are a per cent of: for example, 49 per cent of 1,000

Canadians. Small samples aren't great, but bigger isn't always better. Take for example the infamous *Literary Digest* poll, which sampled over two million Americans in an election year and reported that Alfred Landon (who's that again?) would win the 1936 election. But the magazine's poll turned out to be not representative of the voting public and overemphasized some groups while underemphasizing others. Of course, Franklin Roosevelt actually won the election, and the final numbers weren't close to the polling at all.

Probability polls come with a margin of error, a range that says how much the poll could be off by. For example, it might say the poll is accurate within +/- 3.2 percentage points, 19 times out of 20. The plus or minus means the numbers could be off by that many percentage points in either direction. A higher margin means a wider spread for the range.

Online polls are set up through people opting-in to an online panel or pool of possible respondents. So, these polls shouldn't come with a margin of error — at least according to the main industry bodies in Canada and the U.S. They are still set up to be accurate and are generally treated as such. They have greater control over whom they sample, but can introduce other problems and are not random probability samples.

## WHAT KIND OF ERRORS CAN SHOW UP IN POLLING?



Many kinds of errors can show up in polling, especially if the polls aren't set up properly. The most important is sampling error, or making sure the sample is drawn randomly and representative of the population. If you over-sample wealthy

people, you will get a skewed perspective on where the nation stands on political issues. Assuming the poll was designed and conducted properly, the margin of error becomes important because it helps you gauge how inaccurate the poll numbers might be.

Pollsters also sometimes must weight their samples (assign some responses greater or lesser value) to adjust the results so they are representative of the population. Heavy weighting introduces greater possibility of error. However, heavy weighting doesn't mean the poll is wrong, but it increases the possibility that one small thing could skew the top-line numbers (the main results).

Pollsters can also introduce bias into questions depending on how they're worded. Professionals go to great lengths to avoid this, and will do things like randomize the order in which questions are asked and review the question wording carefully. But if a poll is sponsored by a particular group and seems to be pushing an opinion, those questions are worth looking over.

## WHAT IS NON-RESPONSE BIAS?



Non-response bias happens when the people part of a poll are different than those who are left out or don't want to be polled (the non-respondents). For instance, some groups of people are less likely to answer their phones, like young people, while others may not have access to the Internet or landline phones. Those of lower education, less income and those less civically engaged are less likely to do a poll, not to mention those who don't trust media and pollsters.

## WHY AM I NEVER CALLED?



Sometimes people get called but are screened out. If it wasn't during an election, there's a better chance a firm tried to contact you about market research for a product or company. Some people are polled more than others because of opt-in polling, where you agree to become part of a pool of polling participants. Some people just never get called during an election because it's a system of random sampling, and pollsters don't call everyone. Typically a pollster is really only looking for the results of about 1,000 people, although it will take them more dials than that to get that sample size.

## CAN I VOLUNTEER TO BE POLLED?



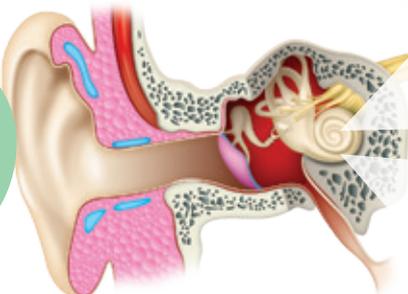
Some places, mostly online pollsters, do accept volunteers, and some might even pay nominal amounts or gift cards for your opinions and labour.

## DO POLLSTERS HAVE A CODE OF ETHICS?



In Canada, the Marketing Research and Intelligence Association (MRIA) adopted the International Code on Market and Social Research in 2014. Members of the association abide by that industry-regulated code. That said, the MRIA suddenly announced it was shutting down without warning at the end of July 2018, citing lack of funding. Polling done for the government must follow Treasury Board guidelines and be published online within six months. ■

**FREE  
Hearing  
Aid Trial**



**“ Why do I hear but not understand? ”**

**FREE trial offer ends September 30<sup>th</sup> 2018**

**14 Day Trial**

If you struggle to understand, you're not alone, in fact 47% of Canadians over the age of 60 have hearing loss.<sup>1</sup> Your hearing difficulties could be caused by damaged hearing hair cells inside your inner ear (cochlea).

Hear the difference hearing aids can make. Try the latest advanced or premium digital hearing aids for 14 days, with no financial commitment. Our hearing experts will perform a FREE hearing assessment and fit you with hearing aids suited to your loss. There's no obligation to participate.

Call toll-free  
**1-888-362-3854**

**HearingLife**  
Referred by Physicians over 80,000 Times.



Hearing tests are provided free of charge for adults ages 18 and older. Some conditions may apply. Please see clinic for details. Offer not valid in Quebec. [1] CampaignForBetterHearing.org/Research.

Promo Code  
**MAG-TBYB-SAGE**

# INTRODUCING THE MINISTER — OF — SENIORS

Filomena Tassi is Canada's first federal seniors advocate, but the push for a national seniors strategy continues

**TONY ATHERTON AND EMILY KENNEDY**





Seniors care has been on Filomena Tassi's mind for some time now.

"My mother now is 89 years old, I've been dealing with [issues of seniors care] personally for the last two years," she explains.

The newly appointed Minister of Seniors is only a couple of weeks into the job at the time of publication, but she's personally a couple of years into some of the same issues she'll tackle professionally.

One of those is home care. "It's important that if seniors want to stay in their homes that we try and make that possible for them, because if that's where they're comfortable we want to make those investments to ensure that they can be in the place they wish to be," she says.

The MP for Hamilton West—Ancaster—Dundas comes from a proud Italian heritage of compassion and caring for aging family members.

"My grandmother used to have a room in the back of her home where there was a table that was set up so that anyone that came by that was hungry, the pasta was always on the stove... and she even had some tokens for them to take the transportation they needed. But the door was always open and that's the background I was raised in and the values that I am so very proud of."

Tassi remembers when her parents took in her grandparents when they became ill. "[They] converted the main floor of their home into essentially a hospital and looked after both of my grandparents during their whole illnesses," she says. "I'm Italian proud, because that importance of taking care of family and ensuring that our loved ones are getting the best possible aging experience is a top priority in my culture and I know in many other cultures."

Tassi has a long career of serving others. First as a lawyer, and then as a chaplain for a high school. "Service to people is the reason that I'm in this position right now. I went into chaplaincy with the same goal, and that was really to serve. And in my role as a chaplain I was honoured to be able to walk with people as they journeyed through some very difficult situations. So the service part is the reason that I'm here," she says.

Now that she's here, the need for a national seniors strategy seems even more pronounced. "At this point we're looking at the possibility of this national seniors strategy and we're at the information-gathering stage." Tassi stresses she wants to "get it right."

The appointment of a Minister of Seniors is a welcome step for many Canadians, but with only a year until the next federal election, it's unclear how quickly a unifying federal seniors policy will be developed.

Until Tassi's appointment in July, Canada's de facto dean of seniors' advocacy was Isobel Mackenzie, appointed in 2014 as British Columbia's Senior's Advocate — the first in Canada.

Ask Mackenzie whether Canada needs a national seniors strategy and she'll tell you the story of two octogenarians.

Two 85-year-old women — one living in P.E.I., the other in British Columbia. Both contributed the same amount to the Canada Pension Plan during their working years, and both rely solely on CPP, Old Age Security and the Guaranteed Income Supplement to make ends meet.

"Their income, for the most part, is controlled by the federal government," says Mackenzie. "Whether you live in Charlottetown or Vancouver, the federal government is going to give you the same income — same OAS, same CPP and same formula for applying GIS, if you need it."

But the retiree living in Charlottetown spends \$600 on her rent and has regular home support provided by the province free of charge, says Mackenzie. In Vancouver, our fictional 85-year-old pays \$1,500 for similar accommodations and \$4,000 a year for the same level of home care.

"What I would like to see is that the federal government somehow bring equality of access to health care services for seniors across the country."

As far as Mackenzie is concerned, home care, residential care, assisted living, or any of the other services available under widely varying circumstances across the country, is "health care" if you are a senior with restricted ability to make your meals, clean your apartment or get to your medical appointments.

The Canada Health Act requires that all provinces and territories provide free access to medical necessities, like doctors and hospital care. For some elderly "getting someone to cook," says Mackenzie, "or tidy up a room is a medical necessity.

"But for seniors, the residential care, the home care, transportations issues, they're all under provincial jurisdiction and they all look different in every province."

While programs for seniors, their standards and their cost to users vary across jurisdictions, the needs of seniors who require assistance are pretty much the same everywhere, Mackenzie notes. "We know there is not much difference in the people who are living in long-term care facilities. The profile of people in B.C., Saskatchewan and Ontario all look very similar."

A carefully planned national strategy for seniors could standardize costs and norms of care, with nationally accepted formulae for providing free services for those who cannot afford even the subsidized costs.

.....

"What I would like to see is that the federal government somehow bring equality of access to health care services for seniors across the country." – Isobel Mackenzie

.....



Photo by Chael Hippolito

Seniors Advocate for British Columbia, Isobel Mackenzie, in her office in Victoria, B.C.

The interplay of provincial and federal governments comes in clear on Tassi's radar. "Collaboration is extremely important on this file," she says. "It's important we get this right for [seniors], and to do that we absolutely have to collaborate... with our provincial and territorial partners, we also have to collaborate with the experts so that we get the information that they have obtained, and we also need to be chatting with our seniors."

What Mackenzie objects to in discussions of seniors policy is the notion that Canada's seniors (about 16 per cent of the overall population and expected to grow to 25 per cent by 2036), are "a problem to be solved" or a "cost curve to be bent." In an op-ed piece in the *Vancouver Sun* in June, Mackenzie wrote that, in B.C., "less than five per cent of seniors and only 15 per cent of those aged 85 and older use publicly subsidized, long-term care and, even then, we take 80 per cent of their net income to offset the cost."

Political discussion about seniors often veers uncomfortably towards "apocalyptic demography," says Dr. Samir Sinha, director of geriatrics at Mount Sinai and the University Health Network Hospitals in Toronto. Such discussion raises alarms about the increased demands on health and social services from an aging population, without recognizing the opportunities, he says.

Dr. Sinha says the fear reflects a long-held economic theory called the "dependency ratio," which counts children under 15 and people over 64 as economic dependents.

"We forget that older adults are the bulk of caregivers in our society; they provide the bulk of childcare in our society; they disproportionately represent the volunteer workforce in society." Not to mention that seniors still buy goods and services and pay taxes, he says.

.....  
 "My appointment is evidence of how seriously we take this file, but I think it's also important to recognize the work that we have done today."  
 – Filomena Tassi  
 .....

A national seniors strategy could help Canada adapt what we do to better meet the needs of an aging population while identifying new opportunities for economic growth and development, says Sinha. As the National Association of Federal Retirees (Federal Retirees) pointed out last year in its brief to the House of Commons Standing Committee on Human Resources, Skill and Social Development and the Status of Persons with Disabilities (HUMA), a national seniors strategy with "measures to support businesses in gearing activities, products and services to the seniors demographic will help us all reap the rewards — financial and otherwise — and drive the economy."

Dr. Sinha has been at the forefront of the push for a national seniors strategy since it became a cohesive movement in 2014. That year, a number of national organizations, including Federal Retirees, the Canadian Medical Association (CMA) and the Canadian Nurses Association, started a dialogue. That led to funding for Dr. Sinha and a team of researchers to come up with an evidence-informed outline of what a national seniors strategy would have to address.

Since then, support for a national seniors strategy has steadily grown. A few years ago, a CMA public opinion poll found that 93 per cent of Canadians thought a pan-Canadian seniors strategy

was a good idea. This year, delegates at the Liberal 2018 National Convention approved a motion to include a national seniors strategy as part of Liberal policy going into the next election. And the HUMA Committee's report on *Advancing Inclusion and Quality of Life for Seniors*, released this spring, urged the government to devote resources to developing a national seniors strategy.

Until Minister Tassi's appointment, the government's response had been mixed. It has taken steps to respond to specific issues identified by supporters of a national seniors strategy. A dedicated minister of seniors is important, but not without committing to an over-arching seniors policy for that minister to manage.

In the government's June response to the HUMA committee report, Jean-Yves Duclos, Minister of Families, Children and Social Development, promised only to refer the recommendation for a national seniors strategy to the National Seniors Council, a federally appointed advisory board.

However, since Federal Retirees and its partners began advancing the idea of a national seniors strategy, the government has announced enhancements to CPP, lowered the OAS qualification age back to 65 and doubled the GIS top-up for the lowest income seniors, says Sinha. It has committed \$201 million over two years for affordable housing for low-income seniors, \$6 billion for home care, and expanded and simplified the tax credit for caregivers. The actions all respond to issues identified in national seniors strategy research.

Sinha says these successes came, in part, because "two federal ministers stepped forward to sponsor the activities that were aligned with the concept of a national seniors strategy," Duclos and then Health Minister Jane Philpott.

.....

“Things change all the time, attention shifts to other issues, and unless you have a key strategy that’s articulated ... monitored and measured, and you have someone who’s absolutely in charge of ensuring that strategy get implemented, it’s easy to start losing focus on what was committed to and what needs to get done.” – Dr. Samir Sinha

.....

They had been meeting with experts “to really talk about how we move forward with the concepts of a national seniors strategy.”

In a cabinet shuffle last fall, however, Philpott was replaced with Ginette Petipas Taylor and, says Sinha, “those conversations haven’t continued.” In fact, in an interview with *The Hill Times* in April, Petipas Taylor rejected outright the notion of a seniors ministry.

In government, Sinha points out, “things change all the time, attention shifts to other issues, and unless you have a key strategy that’s articulated... monitored and measured, and you have someone who’s absolutely in charge of ensuring that strategy gets implemented, it’s easy to start losing focus on what was committed to and what needs to get done.”

Enter Minister Tassi. “My appointment is evidence of how seriously we take this file, but I think it’s also important to recognize the work that we have done today,” she says of the same points Sinha references.

She says she’s proud of the commitment the National Seniors Council has provided to the file and will be strongly considering the advice and direction that they’ll be providing to her ministry.

“We want to see seniors age gracefully and well, and so my appointment is just going to build on the work that we’ve done in the past,” says Tassi. Work, which for experts like Sinha, needs to have an overarching national strategy to guide it.

Federal Retirees president Jean-Guy Soulière agrees. Federal Retirees believe that the first priority on the new Minister’s to-do list should be the development of a national seniors strategy. “Such a complex and important strategy requires co-ordination and oversight to ensure swift and effective implementation,” says Soulière.

In 2013, the G8 countries (now G7) committed to establishing national strategies on dementia as part of a concerted effort to find a cure. But after Canada agreed to the commitment, it dragged its feet. Now, it is the only G7 country without a national dementia strategy, says Sinha, although a private member’s bill has forced the government to begin working towards one.

But, Sinha says, those efforts may be misplaced. “Should we be focusing on a dementia strategy or should we be focusing on a national seniors strategy of which dementia is one part?” Instead of lagging behind the rest of the developed world, as it did with the

dementia strategy, Canada could lead the way by developing a national seniors strategy.

“I can’t say that I can look to any other country right now and say they have a national seniors strategy or a national seniors plan,” says Sinha. “There are various countries creating... healthy seniors policies... but I wouldn’t say that country X or Y has an overt national seniors strategy.”

Which means Canada “could be cutting edge,” Sinha says.

There is mounting evidence of international interest in a model that combines a dementia strategy with a broader seniors strategy. The province of Ontario has adopted such an approach with Sinha acting as advisor. Because of his involvement, Sinha has been invited to give a keynote address on the strategy to a conference this fall hosted by the World Health Organization and the Organization for Economic Co-operation and Development (OECD).

The benefits of having a national seniors strategy administered by a federal minister of seniors extend beyond health care, say supporters of the policy. Patrick Imbeau, advocacy and policy officer for Federal Retirees, suggests the presence of a national minister might have assured more consultation before the tabling of controversial target benefit plan legislation this year. Bill C-27, now withdrawn, would have allowed Crown corporations such as Canada Post and Via Rail, to switch their defined benefit plans to target benefit plans, potentially reducing the payout to current retirees.

If Canada had at the time a federal minister of seniors, someone who “understands the needs and wants of seniors and the issues that would impact seniors,” the legislation, as

worded, might never have been introduced, says Imbeau.

Minister Tassi will hopefully be in a position to recognize effective models for seniors care and take steps to implement them more broadly, according to Federal Retirees. The association has noted, for instance, that all seniors would benefit from a care delivery program as innovative as that which the federal government currently offers veterans.

“The Veterans Independence Program provides funding for veterans and their survivors to meet certain home care and support needs,” the Association wrote in a brief to the HUMA Committee last year. The Association again touted the program as a model for care in its response to the government’s 2018 budget, while, at the time, lamenting that the budget again did not include plans to develop a ministry of seniors.

Marie-Andrée Malette, one of the founders of the Caregivers’ Brigade, hopes the new ministry of seniors will be “a one-stop pit stop that can actually see and ask the proper questions” related to a broad spectrum of seniors issues now managed by multiple federal departments.

Malette knows how important it is to have one body dedicated to understanding the issues of the people they serve. The Caregivers’ Brigade helps families of ill and injured soldiers and veterans navigate the often-confusing system of supports available to them and the complicated bureaucracy required to access them.

“Aging and geriatrics is an entity in itself,” says Malette. “It requires... a different way of thinking and different ways of doing things.” She hopes Canada’s seniors’ ministry will ensure a proper focus for seniors’ issues.

Since 2016, there are more Canadians over 65 than under 15. *(Source, 2016 Census)*

In 2017, 16 per cent of Canadians were over 65. By 2036, it is estimated that up to 25 per cent of Canadians will be over 65. *(Source, Statistics Canada report, 2018)*

At 16 per cent of the population, seniors account for almost half of Canada’s health-care spending. *(Source, Canadian Institute for Health Spending)*

The ratio of seniors varies widely across the country, up to nearly 20 per cent in Newfoundland and Labrador, the Maritime provinces, and Quebec, and much lower in Alberta and the territories. Nunavut is the lowest at 3.8 per cent. *(Source, 2016 Census)*

The employment rate for seniors has more than doubled since 1988, from 6.7 per cent to 13.2 per cent. *(Source, Maclean’s, September 2014)*

More than one in three seniors volunteer, and on average put in almost twice the number of volunteer hours as younger Canadians. *(Statistics Canada report, 2010)*

As many as one in five seniors admitted to residential care might have been able to remain at home with appropriate support. *(Source, 2017 Study by Canadian Institute for Health Spending)*

In a 2014 poll, 60 per cent of respondents said that if their party did not support the principles of a national seniors policy, they might consider switching their vote. *(Source CMA poll, 2014)*

As a regional director for a company managing seniors’ homes, Malette knows some seniors are not able to navigate the welter of seniors’ programs offered by various government agencies. She has elderly veterans in her residences who didn’t know they were entitled to a pension, and others that didn’t know they qualified for a disability tax credit. She has acted as an advocate on their behalf, but perhaps wouldn’t have to if there was a dedicated seniors ministry overseeing the range of programs, she says.

The purpose of a seniors’ ministry goes beyond advocacy, Malette says. A governing body responsible specifically for seniors can help educate society about the realities of aging, or create policy to deal with elder abuse, or act any number of other issues related to seniors, she says.

Dr. Sinha says a national seniors strategy would “provide focus and direction, and a core overall vision that allows us to... inspire other actions,” And, says Sinha, it could ensure that all seniors’ initiatives “are being co-ordinated in a coherent approach.”

“Without a national seniors strategy,” he says, “it’s hard to talk about [seniors issues] as an important narrative overall that needs to be moved forward.”

Until the time a national seniors strategy is in place, Sinha, Federal Retirees and others will continue to push for its creation. Although a sense of urgency is felt with the election in a year’s time, Tassi appears measured in her approach. “Really it’s about moving forward and getting this right,” she says. “In terms of timelines, I don’t want to speculate on that right now. The important thing for me is we take all of the information that we have and we get this right for seniors.” ■

# GOOD THINGS TO KNOW WHEN MOVING

Plus, industry-specific terminology and customer expectations

## Local vs. long-distance moving

Local moves are priced on the actual number of hours it takes to complete. Long-distance moves are priced based on weight and mileage, with disassembly and re-assembly of furniture included at no extra cost.

## Third-party service

Specialty furniture (grand pianos, electric beds, grandfather clocks, gym equipment) are items that may require servicing prior to moving. These arrangements are made either by the customer or by the van line.

## TTG

The TTG (Transit Time Guide) is a delivery date window. It is determined by the weight and mileage of your shipment. The expectation is the customer will be available to receive the shipment throughout this period. If the van line cannot deliver the shipment during the delivery window, the customer is compensated with reasonable lodging and 50 per cent of meal expenses. Although shipments can't be assigned a guaranteed delivery date, the van line will do all that it can to deliver on the customer's "preferred" date.

## A shipment cannot be received

Notice is provided to the customer 24 hours prior to delivery (within the TTG). If a customer cannot accept the shipment, the driver may hold the shipment on the truck, if their schedule allows. This will incur a holding fee. Or, the shipment may be delivered to a local mover's warehouse for delivery when the customer is available. This will incur storage charges, which can be quite expensive, as this basically creates an extra move.

## Shuttle service

Tractor trailers measure approximately 76 feet long. This can create access problems in congested cities, tight subdivisions as well as busy streets. A shuttle service may be required and consists of a smaller vehicle shuttling items to the larger tractor trailer, subject to additional costs.

## Parking permits

Some cities require a parking permit for moving trucks. Pro tip: While the moving company can arrange for the permit, the customer may obtain the permit and save an administration fee.

## Elevator reservations

Homeowners living in multi-unit dwellings with elevators must contact the building superintendent to reserve the elevator for moving day.

## City surcharges

A city surcharge is a fee that compensates the driver for increased labour costs and time delays due to traffic.

## Moving insurance (cargo protection)

The moving industry offers optional insurance called cargo protection. It covers all furniture and mover-packed cartons from unforeseen damage, loss or breakage. Insurance policy details state the mover must witness and unpack mover-packed cartons for the insurance claim to be honoured. Homeowner's insurance may cover goods in transit but, there is usually a deductible of between \$500 and \$1,000 and, if a claim is filed, there may be an increase in premiums. Other than lost cartons, the insurance

does not adequately cover cartons packed by the owner. Movers will not assume liability for damage to items that have been packed by owners. Pro tip: With cargo protection, if damage has occurred, take pictures while the items are still in the mover-packed boxes. A relocation co-ordinator can be a real asset to assist you with amicable and fair settlement of any claims.

## Breakable pack vs. full pack

Full pack/unpack includes the movers packing everything into cartons as needed (other than inadmissible items such as fuel, fertilizer, etc.), and after delivery, assistance with unpacking mover-packed cartons. Unpacking, not to be confused as "put away service," is the unpacking of the cartons onto a protected table for the customer to place away. If a "put away service" is desired, there is an extra cost. A "breakable pack" costs a fraction of the "full pack" service and as a result, many customers choose this option. Pro Tip: To lower costs, customers often pack their own books, blankets and other unbreakable items and allow the movers to pack fragile items.

## Closing advice

When a customer calls a mover directly, the move is co-ordinated by a commissioned sales representative, whereas a relocation consultant works on the customer's behalf. A relocation consultant works with these services on a daily basis and can be a wealth of knowledge, as well as an invaluable assistant, when it comes to planning your move. ■

*This article is provided by Relocation Services. For more information, visit [relocationsservices.com](http://relocationsservices.com).*



“HEY, ALEXA.

EXPLAIN  
YOURSELF.”

Is a virtual assistant for you?

Photo: Ben Kolde

## SARAH TURNBULL

“Call it a conversion from speech into text,” says voice-recognition expert, David Ciccarelli. “So, these systems hear the words that you’re saying and they’re converting them into text. And once they’re into text, well then, it’s just like doing a Google search behind the scenes.”

Prior to 2010, the thought of asking questions and speaking commands to your mobile device wouldn’t have been conceived by anyone other than maybe the writers of science-fiction TV. Today, tech giants like Amazon, Google, and Apple are developing products that allow consumers to use technology to perform tasks through voice commands.

Yet, when Ciccarelli, CEO and co-founder of Voices.com, talks about the technology behind devices like Amazon’s Alexa, Apple’s Siri and Google’s Google Home, it sounds fairly simple. “Then, the reverse happens to generate a response. The software creates a text-based answer and verbalizes it back to you.”

Speech-recognition technology dates back decades. In 1962, IBM showcased to the world a product called Shoebox, which could understand 16 words and numbers zero through nine. Presented at the Seattle World’s Fair, participants could speak to the device through a microphone and received answers in printed form.

Fast-forward to the beginning of the 1990s when the technology in this domain started to mature. Microsoft helped develop a machine that allowed for continuous speech at about 100 words per minute. In the noughties (2000-09), Google stole the show with its voice search app for mobile, shortly followed by Apple’s Siri.

“By positioning these devices as ‘digital assistance’ [tech companies] are humanizing them,” says Ciccarelli, “with human sounding voices, friendly names, and actions — as if you had just asked a question to your spouse, significant other, friend, or colleague.”

Many of these technologies rely on precursor words to become activated. Phrases like “Hey Siri,” and “O.K. Google.” These “wake words” can sometimes mistakenly fire up the digital assistant if the words are said in passing conversation.

Reports of this has led some to question if devices could be listening to consumer conversations at all times, and then companies using the data to create targeted advertising, for instance.

But Ciccarelli says these “one-in-a-million” stories are often blown out of proportion in mainstream media.

“We tend to over-emphasize these edge cases like they happen all the time,” he says. “We need to be careful of giving

5 quick tips for speaking to your virtual assistants:

- 1 Speak loudly
- 2 Speak clearly
- 3 Use “wake words” — terms that activate the device
- 4 Ask to have a response repeated if needed
- 5 Sync your voice-recognition speaker to other devices

the impression that this is the norm because I really don’t think it is.”

Voice-to-text technology isn’t the only type of voice recognition technology being developed.

“We work entirely based on acoustic sounds so there’s no translation of speech whatsoever,” says Kirsten Joe, a customer

success manager at Montreal-based voice recognition software start-up Fluent.ai.

“We are able to train our algorithms to understand the meaning behind what people are saying instead of having it transfer what they’re saying into text so that the machine can then read the text.”

Fluent.ai’s software can also accommodate different languages so that “anyone can be understood” regardless of accent, or other speech singularities.

“We can be particularly well suited for seniors’ voices, that may have trouble with getting Siri or Google to understand what they’re saying.”

Now, if you’re wondering whether a virtual assistant is suitable for you, Ciccarelli says it’s important to not just get swept up in the latest and greatest technology, but instead to ask yourself what value smart speakers might bring to your everyday tasks.

A question to which Siri replies “Who, me?”

Looks like how you decide to use voice-recognition technology is entirely up to you. ■

77%

of Canadian Investors agree companies with good ESG\* practices are better long-term investments

\*Environmental, Social, Governance



Phillips, Hager & North (RBC GAM), portfolio manager of **Tradex Equity Fund Limited**

is advocating for **gender diversity** and **climate change**-related issues

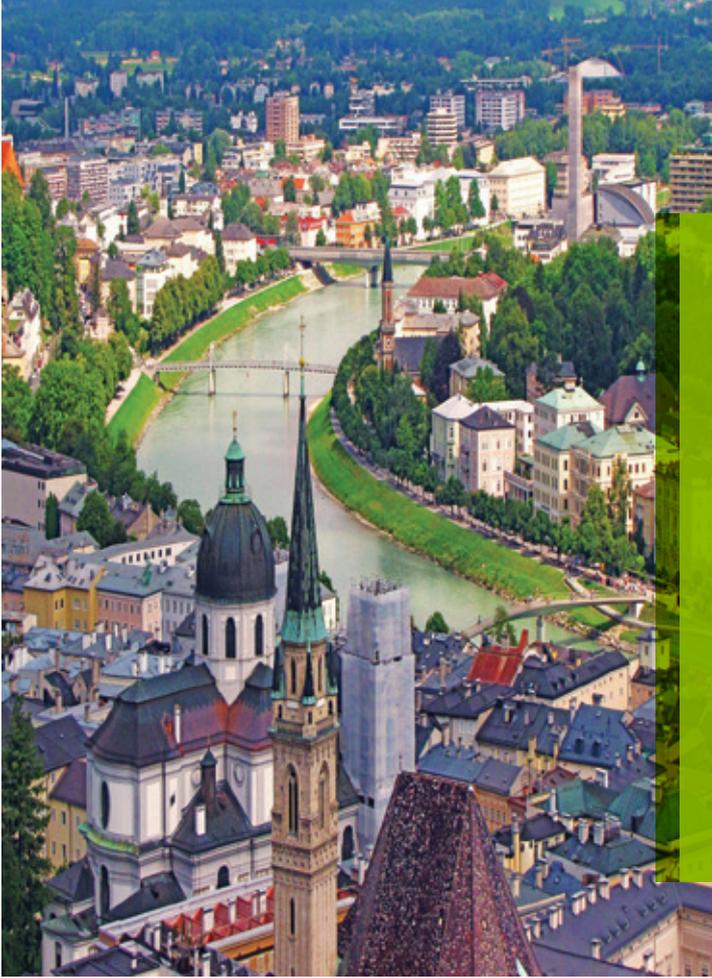
through its proxy voting and engagement activities

in **2018**

Tradex Management Inc.  
www.tradex.ca | 1600-85 Albert St., Ottawa, ON K1P 6A4  
info@tradex.ca | 613-233-3394



Commissions, trailing commissions, management fees and expenses may all be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently, and past performances may not be repeated.



# WHY THE AUSTRIAN ALPS SHOULD BE HIGH ON YOUR TRAVEL LIST

If you want to experience the Alps, there is no better place than Austria. It's here where mountains soar to peaks unrivalled in the rest of Europe. It's as if Austria was dropped on to the thorny spine of Europe and there it rests. These mountains are edging upward as quickly as the spectacular forces of nature wear them down. The landscape is unlike any other, with soaring snow-capped mountain peaks, glittering in the golden Alpine sun.

In the picturesque Austrian state of Tirol, the mountain Wildspitze stands like a silent guardian on the horizon. Not only is it one of Austria's tallest mountains, but it's also completely accessible via the Wildspitzbahn mountain gondola. It ascends 2,008 metres from the base to the summit for a distance of 4.2 kilometres. At the top, travellers can relax and sip an espresso at Café 3,440, Austria's highest coffee bar, while looking out over the Pitztal Glacier.

The Alps have not only shaped the physical landscape of Austria, they've also shaped the people and the culture. Just as quickly as they rise from the ground, they touch the Danube and descend into the lowland

plains. Austria's rich terrain and diurnal temperature variations make it ideal for both agronomy and viticulture. Austria's cuisine and wine may not be as well-known as some other European countries, but both are quintessential to the Austrian way of life.

Most of Austria's wine growing regions are in Lower Austria, in the state of Niederösterreich, through which the Danube flows. The soils, climate and culture of Austria have imbued the region with the perfect environment for cultivating grapes for all varieties of wine. Classic varieties like Riesling, Sauvignon Blanc and white Pinot are abundant, but indigenous varieties like Grüner Veltliner, Zierfandler, and Rotgipfler are only grown in this region.

Feeling the call of Austria yet? Picture yourself with a glass of wine in your hand, looking out over an Alpine landscape full of soaring peaks and deep forests. You don't have to wait any longer to explore Austria. Daily, direct non-stop flights are available from Canada to Vienna on Austrian Airlines, along with its Star Partners, including Lufthansa and Air Canada. Once in Austria, getting around is a breeze — Austrian Railways has easy-to-use travel passes. This includes the Vorteilscard senior card, offering unlimited travel for as little as 29 euros a year.

Whatever your travel plans may be, why not come early or stay a little longer? Joining a tour? Booking pre- and/or post-tour extensions is not only easy, but highly recommended. Spend more time exploring on your own. These tour extensions can be purchased through your travel agent or tour operator. Getting to and from airports is no problem, either. Pre- and post-tour transfers can be purchased and provided from any tour operator.

Innsbruck in Tirol is a must-see. The site of the Winter Olympics in 1964 and 1976, its impressive Olympic village stands to this day.



Its many other famed attractions include Maria Theresien Strasse and the Hofburg; once the seat of the imperial Hapsburgs. A short excursion outside of Innsbruck is Swarovski Kristallwelten, famed for the crystal artwork created there. Acclaimed artists from all over the world have designed and created glittering, crystalline beauty that will amaze your senses.

Vienna, Austria's capital, appeals to even the savviest cultural explorers. It's not just a city state within Austria, but a truly one-of-a-kind destination within Europe. Here anyone can waltz the night away during Vienna's extravagant winter ball season. Formal as they may seem, they are surprisingly welcoming to the public. Tickets start at €130. All you need is your black-tie wardrobe and a few steps of the Viennese waltz. Never waltzed before? Classes are available through academies that cater specifically to travellers.

While in Vienna, take a cruise on the Central Danube's Twin City Liner from Vienna to Bratislava and back for only €20 pp. Stay in

one of Europe's iconic hotels: Hotel Bristol. Built in 1892, this legendary hotel is located right across the street from the Vienna State Opera, in the heart of the city and it's many imperial antiquities.

Salzburg, one of Austria's most visited and beloved destinations, is a city of music and the birthplace of Mozart. Have dinner while enjoying a Mozart Dinner Concert in the elegant Baroque Hall of the centuries-old St. Peter's Restaurant. For those looking for a more discreet hideaway, visit Salzburg's Schloss Leopoldskron, nestled by a small lake with views of the mountains and the infamous Hohensalzburg Fortress.

Austria is a truly special place, not only in Europe, but in the world. Take some time there to explore its landscapes, meet its people, and find out why Austria has drawn travellers from all over the world for years. ■

*This article was provided by Collette, a Preferred Partner of the National Association of Federal Retirees. For more information on Collette tours to Austria, visit [collette.com](http://collette.com).*

**collette**  
celebrating 100 years of travel together

**ADVANTAGE AUSTRIA**

**DISCOVERING SWITZERLAND, AUSTRIA, & BAVARIA**  
Departing May 9, 2019

**National Association of Federal Retirees save an additional \$100 per person**  
(combinable with other retail offers)

**\$4,499 pp\*** twin air-inclusive  
**\$4,849\*** single air inclusive when you fly from Toronto & Ottawa  
Includes sedan service from your home to airport and back again on return.†  
Air add-on from Vancouver \$250PP\* subject to change; call for details.

For reservations, call Collette at **866.413.3762**  
or contact your travel professional.

\*Based on Air Canada, L class fare and availability. Taxes and fees included. Air fares, taxes and fees subject to change. Other gateways are available. Where sedan service does not apply, a \$50pp credit will be applied to booking. †This personalized service is included when you reside within a 100km radius of the airport. Please confirm at time of booking. Not valid on group travel. One transfer per room. Additional stops are not permitted on route. Other restrictions apply; call for details. Travel Industry Council of Ontario Reg. # 3206405; B.C. Reg. # 23337

# HEALTH CHECK

## Cannabis and combatting Canada's opioid crisis



### JESSICA SEARSON

The opioid crisis in Canada is a national public health emergency as, tragically, opioid-related deaths continue to rise.

The Public Health Agency of Canada estimates 3,987 people died from apparent opioid-related deaths in 2017, of which 92 per cent were accidental (unintentional) — up from 88 per cent in 2016.

Certain opioids are used to treat pain. They are also highly addictive and can often be obtained illegally.

Seniors have the highest rate of opioid pain reliever use in Canada. In 2014-15, they also had the highest rate of hospitalization for opioid poisoning as only 24 per cent were taking their medication as directed.

It is a national public health crisis that is killing people and impacting families and communities. Addressing this crisis is a top governmental priority with strategies aimed at prevention, treatment, harm reduction and enforcement. The 2018 federal budget included \$231.4 million over five years to combat the opioid crisis.

One area that's gaining attention is the potential of cannabis in combatting opioid dependency. Debate, questions and calls for further study and exploration continue to be raised.

A 2018 study published in *JAMA Internal Medicine*, found prescriptions for opioids decreased in states that had instituted medical cannabis laws. Researchers reviewed the American Medicare Part D prescriptions between 2010 to 2015. It found that prescriptions for opioids fell by 2.11 million daily doses per year when a state introduced medical cannabis laws. It dropped even further when a state opened a marijuana dispensary.

Interestingly, data from Veterans Affairs Canada (VAC) also shows a decline in opioid prescriptions coinciding with an increase in medical cannabis. From 2012 to 2018 the number of veterans who were prescribed opioids and tranquillizers decreased, while the number reimbursed for medical marijuana prescriptions rose from 68 to over 7,000 during the same timeframe. Experts note however, this data pool is not large enough to draw any concrete links or conclusions.

The lack of clinical evidence and study on the medical effects of cannabis is an often-cited risk. The Canadian Medical Association writes, "while the CMA recognizes that some individuals suffering from terminal illness or chronic disease may obtain relief with cannabis, there is insufficient evidence on risks and benefits, the proper dosage and potential interactions with other medications."

VAC has experienced challenges with its medical cannabis policy. In May 2017, it changed its reimbursement policy, initiating a daily limit that dropped from 10 grams to three grams of cannabis — a change that has helped

to address the rising costs of the program that had grown to over \$60 million by 2016.

Higher limits are available and may be approved when supported by a medical specialist. The *Globe and Mail* reported more than 2,500 veterans were affected by the reduction, some who have said their lives were upended by this decision.

VAC notes cannabis is not an approved therapeutic drug, so the same clinical dosage guidelines as prescribed medication are not available and that the department's policy is "based on the best available research and advice from organizations such as the College of Family Physicians of Canada."

Medical cannabis is an emerging field. Research on cannabis, including its potential impacts on opioid use, is beginning to fill this gap.

In early 2018, the Canadian Institute of Health Research announced \$1.4 million for various research studies, including cannabis use in patients with opioid use disorder.

The University of British Columbia recently announced the first professorship in Canada to research the role of cannabis in addressing the overdose crisis.

Last year, Canada remained the second-largest per capita consumer of opioids in the world, after the U.S. All strategies and options, including research, must be explored to help end this tragedy. Federal Retirees will continue to monitor and provide updates on this situation, and will share the results of these efforts on our website once the information is available. ■

Jessica Searson is an advocacy and policy officer for the National Association of Federal Retirees.

# AT YOUR SERVICE

We know navigating Canada's pension and health services can be daunting at the best of times — so we've put together this handy directory to assist you in getting the answers you need.

## PUBLIC SERVICE PENSION OFFICE

### Pension Centre:

 Public Works and Government Services Canada  
Government of Canada Pension Centre – Mail Facility  
P.O. Box 8000, Matane, QC G4W 4T6

 [tpsgc-pwgsc.gc.ca](http://tpsgc-pwgsc.gc.ca)

 Toll-free in Canada: 1-800-561-7930  
Outside Canada and the United States: 506-533-5800

 [pwgsc.pensioncentrecentredespensions@pwgsc-tpsgc.gc.ca](mailto:pwgsc.pensioncentrecentredespensions@pwgsc-tpsgc.gc.ca)

## PSHCP and PDSP coverage eligibility

Only pension centres can determine if you are eligible for the PSHCP and PDSP benefits in retirement.



## CANADIAN FORCES PENSION OFFICE

 Public Works and Government Services Canada  
Government of Canada Pension Centre – Mail Facility  
P.O. Box 9500, Matane, QC G4W 0H3

 [tpsgc-pwgsc.gc.ca/fac-caf/accueil-home-eng.html](http://tpsgc-pwgsc.gc.ca/fac-caf/accueil-home-eng.html)

 Toll-free in Canada: 1-800-267-0325  
Canada and the United States: 613-946-1093  
(collect calls accepted)

 [pensioncentrefac.centredespensionsfac@tpsgcpwgcs.gc.ca](mailto:pensioncentrefac.centredespensionsfac@tpsgcpwgcs.gc.ca)

## PENSIONERS SUBJECT TO THE JUDGES ACT

 Office of the Commissioner for Federal Judicial Affairs  
99 Metcalfe Street, 8th Floor Ottawa, ON K1A 1E3

 [fja-cmf.gc.ca](http://fja-cmf.gc.ca)

 National Capital Region: 613-995-5140  
Toll-free from outside National Capital Region: 1-877-583-4266

 [info@fja-cmf.gc.ca](mailto:info@fja-cmf.gc.ca)

## RCMP PENSION OFFICE

 Public Works and Government Services Canada  
Government of Canada Pension Centre – Mail Facility  
PO Box 8500, Matane, QC G4W 0E2

 [rcmp-grc.pension.gc.ca](http://rcmp-grc.pension.gc.ca)

 Toll-free in Canada and the United States: 1-855-502-7090  
Outside Canada and the United States: 506-533-5800

## PUBLIC SERVICE HEALTH CARE PLAN (PSHCP)

For coverage and claims questions on the Public Service Health Care Plan call Sun Life.

 pshcp.ca  
**For appeals:** pshcp.ca/appeals.aspx

 Toll free in Canada and the United States: 1-888-757-7427  
 National Capital Region: 613-247-5100

 Can\_OttawaService@sunlife.ca

## PENSIONERS' DENTAL SERVICES PLAN (PDSP)

For coverage and claims questions on the Pensioners' Dental Services Plan call Sun Life.

 Toll free in Canada and the United States: 1-888-757-7427  
 National Capital Region: 613-247-5100

 Can\_OttawaService@sunlife.ca

## MEDOC TRAVEL INSURANCE

For coverage and claims questions on MEDOC travel insurance.

 johnson.federalretirees.ca

 Toll-free: 1-855-772-6675 (Johnson)  
 1-866-606-3362 (MEDOC)

## PROFESSIONAL ASSOCIATIONS

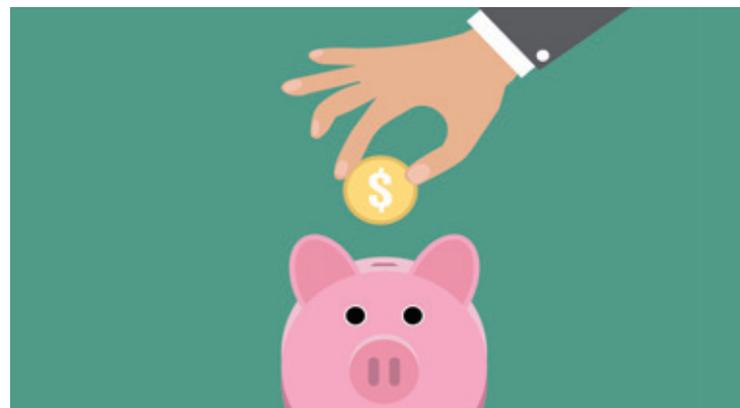
We get a lot of inquiries asking for advice that is best left to those with specialized expertise. Here's a list of professional associations and government agencies to help you in your search for solutions.

### CANADIAN BAR ASSOCIATION

For the public section and FAQs.

 cba.org       info@cba.org

 National Capital Region: 613-237-2925 or 613-237-1988  
 Toll free: 1-800-267-8860



## CANADIAN LIFE AND HEALTH INSURANCE ASSOCIATION

 clhia.ca

 Toronto: 416-777-2221    Ottawa: 613-230-0031  
 Montreal: 514-845-9004

## FINANCIAL ADVISORS ASSOCIATION OF CANADA

For retirement planning, estate planning, taxes, etc.

 ouradvisor.ca       Toll free: 1-800-563-5822

## GOVERNMENT OF CANADA — SENIORS

Find information, services and support from the comfort of your home.

 seniors.gc.ca

## REVENUE CANADA

 cra-arc.gc.ca

Individual income tax and trust enquiries

 Toll-free in Canada and the United States:  
 1-800-959-8281

## SERVICE CANADA/GENERAL PENSION INQUIRIES

 servicecanada.ca

 From Canada: 1-800-622-6232



# Attention Leaders

Our national board needs you

**Apply your strategic and leadership skills by becoming a candidate for Federal Retirees' national board of directors. Use your experience to make a difference in the lives of close to 176,000 Association members across Canada.**

Dynamic individuals with a track record in executive leadership are required as candidates for Federal Retirees' national board of directors. If you're passionate about retirement security, veterans' rights and healthcare policy for older Canadians, then we want to hear from you.

To learn more, contact [elections@federalretirees.ca](mailto:elections@federalretirees.ca) or visit [federalretirees.ca](http://federalretirees.ca).



National Association  
of Federal Retirees      Association nationale  
des retraités fédéraux

# WE WANT YOU!

The National Association of Federal Retirees has lots of opportunities for volunteers. Here's an introduction to the role of:



## National board member

### Nutshell

Serving on the national board of directors is an extraordinary opportunity for anyone who is passionate about leading an organization. The national board champions the importance of retirement security and is committed to working as a cohesive team with a strong voice. Board members are active ambassadors for the Association and are fully engaged in the advancement of its mission. The board seeks a diverse membership, which includes women, Aboriginal Peoples, persons with disabilities and visible minorities.



### What you bring to the role:

- Working well in a team
- Business law basics
- Strategic planning concepts
- Financial management principles

### What you'll do

Board members are expected to practise good governance and to be aware of the Association's current policies and advocacy issues. Duties include:



Attending four in-person board meetings per year, as well as additional teleconference and web meetings as necessary.



Preparing for meetings in advance, so one can positively participate in discussions and ask questions.



Serving on one or more board committees and participating actively in committee work.



Overseeing the Association's finances.



Representing the Association as required and supporting the advocacy and policy positions of the Association.



### Find out more

If you are interested in submitting an application or would like more information on national board of director opportunities, **please contact the nominating committee by email at [elections@federalretirees.ca](mailto:elections@federalretirees.ca) or call Deborah Krause, governance manager, 613-745-2559 ext. 232.**

## ADVOCACY IN ACTION

# INSIDE ADVOCACY

A look at what goes into building effective advocacy campaigns that create change



### CANDACE JAZVAC

With the 2019 federal election only a year away, Federal Retirees is hard at work getting ready. There is a lot at stake in this election: the push for a national seniors strategy that ensures quality of care doesn't depend on your postal code, the on-going defence of good, secure defined-benefit pensions against the creeping threat of target-benefit conversions, the vision of a pharmacare program that helps every Canadian senior get the drugs they need and the continued need for accessible support for veterans and their families.

From policy development to strategic partnerships, we are preparing to launch our biggest election-focused advocacy campaign to date. Our advocacy team is ensuring your priorities and those of all Canadian seniors are key planks in each party's platform. To do this, we will need a strong team of dedicated, committed advocates working in their ridings right across the country. To build this team, we need to consider how to connect our members to issues that matter to them and their loved ones, how we ask them to participate and how we inspire them to get more involved.

Federal Retirees has 176,000 members from coast-to-coast-to-coast, but less than a third of those members are currently engaged in our advocacy campaigns — with most taking only a single action. Over 40,000 people have sent messages to the prime minister and finance minister asking them to honour their promise from the last election and withdraw Bill C-27. Thousands more have participated in our provincial election pilot projects and our push for the development and implementation of a national seniors strategy. What we ask these members to do next, and how we ask them to do it, will make or break our campaign strategy in 2019.

The most effective advocacy organizations leverage the success of their campaigns in the follow-up — by acknowledging the contribution members have made to achieving the campaign's goal and asking them to do a little bit more. Stand-alone, single-action campaigns miss the opportunity to build momentum and commitment — not just to that campaign, but to the organization as a whole.

This strategy is commonly referred to as the "ladder of engagement" — moving members from a place of unawareness to interest, through interaction and engagement, and finally to commitment. The member's journey along the ladder of engagement to deep commitment to Federal Retirees' advocacy goals can and should take time, and should begin with a series of low-pressure, low-commitment asks. A slow progression that allows us to get to know each member, develop our relationship with them and gives them many opportunities to participate and get involved will produce stronger, more dedicated advocates that are more likely to continue to be engaged over time.

Emerging policy issues and the need to activate our team can arise at any time and tempt us to skip rungs on the ladder, but asking for too much too quickly can turn members off. Just as with any exercise in relationship building, aggressive demands can foil an otherwise successful evolution. For example, moving from welcoming a new member to immediately asking them to email their member of Parliament in response to an issue with which they are not familiar can feel too intense and is therefore unlikely to be successful. However, following a welcome message with a request to “like” Federal Retirees on Facebook, followed by a single-question poll, followed by information on the issue and the Association’s position makes the eventual request for an email to their MP more likely to be effective. As the saying goes, “If you want to go fast, go alone. If you want to go far, go together.”

The Association’s advocacy team will be working closely with advocacy program

.....  
 “If you want to go fast,  
 go alone. If you want  
 to go far, go together.”  
 .....

officers and branch teams coast-to-coast to successfully leverage the ladder of engagement, with the goal of having a strong and committed team in place for the 2019 federal election. With the advocacy team at national office doing the heavy lifting on building its list of potential advocates, digital organizing, messaging and tool development, our branch teams will be able to focus on what they do best: providing local knowledge and insight while building and leveraging relationships with stakeholders, including candidates, community leaders and new volunteer prospects.

This hard work and development will not only serve our non-partisan election campaign goals, but will allow us to make an even bigger impact in future campaigns. It can deliver an excited and experienced slate of potential candidates for branch executives, advocacy program officers and national board positions in the future. It can help the Association grow its presence right across the country and increase its influence on Parliament Hill.

Federal Retirees wants to go far, so let’s go together.

Members who would like to join the Association’s advocacy efforts can contact [advocacyteam@federalretirees.ca](mailto:advocacyteam@federalretirees.ca). ■

.....  
**Candace Jazvac** is advocacy co-ordinator for the National Association of Federal Retirees.



Arbor Memorial Inc.

## National Association of Federal Retirees and Arbor Alliances

As a member of the National Association of Federal Retirees, making your funeral and cemetery plans is now a little easier and economical when you choose Arbor Memorial, Canada’s leading family of arrangement providers.

Save 10% on funeral and cemetery plans when made in advance\*

**10%**  
savings

Save 5% on funeral and cemetery plans made at the time of death

**5%**  
savings

**PLUS! FREE Family Registry Estate Planner™**

**To pre-plan your funeral and cemetery arrangements call 1-877-301-8066 or visit [ArborAlliances.ca](http://ArborAlliances.ca) today**





\* Excluding crypts, offered at 5% discount when purchased in advance

# FROM THE PENSION DESK

## Public sector pensions: Financial drain or economic boon?

**PATRICK IMBEAU**

Some policy wonks say governments cannot afford to pay public sector pensions — despite a lack of evidence that supports that position. They point to the cost of paying public sector pension contributions and claim it is a drain on the country's finances, that money could be better (and more fairly) spent elsewhere.

Is this accurate?

In May of 2018, the National Conference on Public Employee Retirement Systems (NCPERS) in the United States released the paper *Unintended Consequences: How Scaling Back Public Pensions Puts Government Revenues at Risk*. The researchers wanted to know how defined pension benefits and the investment of pension assets impact state and local economies and revenue generation.

The answer: national, state and local economies all benefit greatly from investing in public sector pensions. Drawing on historical data from a variety of public sources spanning 1977 and 2016, the researchers found that pension investment had a net positive return: for every \$1,000 invested, \$1,088 would be returned into the economy. That may not seem like much, but when you're talking about \$3.7 trillion in pension fund assets in the U.S., the dollars and cents add up quickly.

NCPERS also found that in 2016, public pension funds generated \$137.3 billion

more in revenues than the taxpayer contributed to those plans. "Taxpayers cannot afford continued assaults on public pensions," the researchers concluded.

When governments pay their share of public sector pensions, they aren't throwing money away. Pension plan investments generate large revenues that fund retirees' pensions, which in turn are spent in their local communities.

What does this mean in the Canadian context?

Canada is home to some of the biggest public sector pension plans in the world: the Canada Pension Plan Investment Board (CPIB), the Public Service Pension Plan (PSP Investments), Ontario Teachers' Pension Plan (OTPP), Healthcare of Ontario Pension Plan (HOOPP), and others. The Canada Pension Plan (CPP) alone is projected to reach \$500 billion in assets by 2024 and is sustainable for at least the next 75 years, according to the Chief Actuary of Canada.

These plans each have billions of dollars in pension assets and generate significant

revenues. Large portions of these assets are re-invested in Canada.

The CPIB holds more than \$54 billion — or more than 20 per cent — of its investment portfolio in Canadian investments as of March 2018. This, at a time when Canada only represents three per cent of the global market index. The Ontario Teachers' Pension Fund has over 45 per cent of its funds invested in Canada. Pension plans have both the funds and the long-term vision required to make large investments in important infrastructure projects, real estate ventures, natural resources and local companies. For instance, PSP Investments has invested in Canadian seniors' retirement communities — a small part of the \$4 billion the plan has invested in Canadian real estate alone.

Public sector pension plans are not a financial drain that drags down the economy, they are a source of revenue and much-needed investments. If you hear someone slagging public sector pensions, remind them that dismantling public sector pensions would carry significant costs. It would not ease the burden on taxpayers, it would increase it. Public sector pensions are good for retirees, good for the economy and good for Canadians. ■

.....

**Patrick Imbeau** is an advocacy and policy officer for the National Association of Federal Retirees.



National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux

# FEDERAL RETIRES NEWS

## Federal Retirees CAF veterans membership cards

Air Canada recently announced that it will accept a new Federal Retirees CAF veterans membership card as valid ID for its enhanced baggage allowance program. This program will entitle eligible members to check at no charge up to three pieces of baggage, weighing up to 32kg (70 lbs.) each. To get your new Federal Retirees CAF veterans membership card, fill out and mail us the courtesy reply card on page 41 or contact us at [service@federalretirees.ca](mailto:service@federalretirees.ca) or 1-855-304-4700.

Federal Retirees has also reached out to WestJet and Porter Airlines to accept this new card, but they have not yet responded. Stay tuned for further news.

## 2018 membership fees

The Association's 2019 membership dues will be as follows:

	Annual	Monthly
Single	\$50.28	Single \$4.19
Double	\$65.16	Double \$5.43

For more information, please contact our membership services team at [service@federalretirees.ca](mailto:service@federalretirees.ca) or 1-855-304-4700.

## Attention leaders

Our board of directors is composed of leaders who are dedicated to the Association's mission: to significantly improve the quality and security of retirement for our members and all Canadians. Because we're the leading voice for federal retirees and veterans,

the calibre of our directors is critical to maintaining our credibility and voice. Serving on the Association's board of directors is an extraordinary opportunity for anyone passionate about leading an organization that is close to 176,000 members strong, with 79 branches from coast-to-coast-to-coast.

In addition to their standard roles and responsibilities, our board members are active advocates and ambassadors for the organization and are fully engaged in the advancement of its mission.

If you are interested in joining the board and lending your voice to speak for retirement security for our members and all Canadians, or if you would like more information,

please contact the nominating committee by email at [elections@federalretirees.ca](mailto:elections@federalretirees.ca) or visit [federalretirees.ca](http://federalretirees.ca).

## Association gets cash injection of funds from Sage grant

An anxious six-month wait on our application came to an end in June, when Canadian Heritage advised that the Association had been granted \$426,310 in funding under the Aid to Publishers Component of the Canada Periodical Fund. The funds will be allocated to off-set the production costs of Sage magazine, the Association's key channel for communicating with its members.

## Verheul wins APEX Career Contribution Award sponsored by Federal Retirees

Congratulations to Steve Verheul, assistant deputy minister, Trade Agreements and Negotiations at Global Affairs Canada, on winning the Apex 2018 Career Contribution Award sponsored by Federal Retirees. Verheul, who has served as Canada's chief negotiator on several international agreements, be it on agriculture, or trade with the European Union, or more recently



Federal Retirees' CEO Simon Coakeley, left, and president Jean-Guy Soulière, right, caught up with award recipient Steve Verheul at this year's Federal Retirees volunteer recognition dinner last June.

on NAFTA, has led and guided the Canadian negotiating team to advance and defend Canadian interests. Throughout his 30-year career, he has led by example and has inspired and taught hundreds of trade policy officers to be effective trade negotiators.

"It's a real honour for our Association to be sponsoring APEX's career contribution award," says Federal Retirees president Jean-Guy Soulière. "It's really a good fit since our members have made such enormous contributions to Canada throughout their careers in all walks of public service, and this is a great way to recognize these contributions from one generation to another."

### Last Post Fund

The Last Post Fund is a national not-for-profit that is committed to ensuring that no Canadian veteran is denied a dignified funeral, burial and military gravestone. More than 160,000 veterans from across Canada have received assistance from the organization to date, with 22,000 finding

their final resting place at its National Field of Honour, a national military cemetery it owns and operates in Pointe-Claire, Que. For more information on the Last Post Fund or to make a donation, visit [www.lastpostfund.ca](http://www.lastpostfund.ca) or call 1-800-465-7113.



### MEDOC enhancements

The Association's famed MEDOC Travel Insurance has found more ways serve our membership. In addition to its exclusive comprehensive coverage, MEDOC has added the following five new enhancements:

1. Members are now covered for an unlimited number of trips within Canada of any duration.
2. Up to \$12,000 per insured in-province Trip Cancellation, Interruption & Delay Insurance benefit.

3. Up to \$5,000 non-medical emergency evacuation coverage.
4. Up to \$500 document replacement coverage for lost or stolen documents.
5. Involuntary Schedule Change expense for the lesser of the change fee charged by the airline or up to \$1,000 for the extra cost of one-way economy air fare to your next destination (inbound and outbound).

For more information on MEDOC Travel Insurance, visit [johnson.federalretirees.ca](http://johnson.federalretirees.ca) or call toll-free 1-855-772-6675.

### Share Sage

If you enjoyed this edition of Sage magazine, why not share it with others when you're finished with it. With permission, leave a copy at your dentist's or doctor's office, your local seniors' centre or anywhere else you think there would be prospective members or readers who want to know more about issues of interest to older adults. Just make sure you remove your personal information on the front cover before sharing. ■



Every year, **federal retirees** step up to support Canadians who need help the most. Carry on this proud tradition by continuing to **donate** to the **Government of Canada Workplace Charitable Campaign**.

I care  
#iGive  
It matters



Call 1-877-379-6070 or visit [Canada.ca/charitable-campaign](http://Canada.ca/charitable-campaign) to make your tax-deductible gift today!

# PACKING THE RIGHT TRAVEL INSURANCE



For some people, vacation means midday naps, lounging poolside, and the only obligation is utter relaxation. Others seek heart-pounding adventure and non-stop thrills. Whatever type of holiday you seek, the last thing you want is for an unexpected medical event to derail it. But if it does, having travel insurance helps protect you and get you back on your feet.

Travel insurance is a highly personalized product with options that can often be tailored to your unique situation, medical condition or health issue. Getting the right coverage starts with an accurate application, but many people are unsure how upfront they should be.

The short answer is: completely. Be completely forthcoming.

Travel insurance providers will ask you to complete an application form and perhaps

a detailed medical questionnaire. Answer honestly and err on the side of giving too much information. Even things that seem trivial to you may be important to your insurer, who wants to make sure you're getting the best protection for your circumstances. Plus, in the event of a claim, the insurance company will review your medical history and if they discover something you neglected to tell them, your claim may be denied. Even if the claim is unrelated to the undisclosed

medical condition, you may have been put into a plan for which you were not eligible, and the misrepresentation (intentional or not) may invalidate your policy.

If you're unsure of your answer to any question, get the advice of your doctor.

## Get the right plan at the right rate

Your application determines your eligible plan or plans and the coverage that best fits you. Different plans come with different rates based on your age, health factors and risks.

Sometimes, health conditions change, and of course you don't want it spoil your travel plans! The best way to make sure you stay well and enjoy your trip is to get the advice of your doctor before you go. They may have suggestions for you based on your situation, where you're going, and anything you ought to do before or while you're there.

You should also contact your insurance provider to update your information and ensure your coverage still offers the appropriate protection. Accurate and up-to-date information about your health will get you the best protection and the best rate — perhaps even better than what you're paying now!

Be clear when you apply and before you travel to ensure that there are no surprises when you need insurance the most: when it comes time to make a claim. ■

*Article courtesy of Johnson Inc. ("Johnson"). Johnson is an insurance intermediary specializing in home, auto and travel insurance, as well as group benefits. For more information about Johnson, go to [www.johnson.ca](http://www.johnson.ca) (Quebec residents please visit: [www.johnson.ca/quebec](http://www.johnson.ca/quebec)).*

This article is provided for your general information only. Nothing in this article alters the terms or conditions of any insurance policy. Read your policy for a complete description of coverage and contact your insurance provider or intermediary for coverage and policy details.

# HERE'S TO YOU,

# VOLUNTEERS!

Congratulations to the recipients and nominees  
for our 2018 Volunteer Recognition Awards

Our volunteers took centre stage at the National Association of Federal Retirees 2018 Volunteer Recognition Awards ceremony last June in Gatineau, Que. This was an opportunity to shine a light on the phenomenal work our volunteers have demonstrated, working on behalf of members, branches, communities and the Association.

The theme for this very special soirée was an evening at Mardi Gras with a splash of jazz. Guests joined the fun sporting masks, hats, beads and colourful costumes.

## Individual awards

Vic Ashdown of the Nanaimo and Area branch received the Claude Edwards leadership award.

An Association volunteer since 2001, Ashdown's leadership has been particularly apparent in his support of the significant technological upgrades that the Association has introduced over the years.

Ashdown served as a member of the National ad-hoc Web-based Membership System (WMS) Committee, guiding and supporting roll-out of the new system to branches. An inspiring leader, Ashdown has held a number of senior leadership roles on his branch board and is known as an exceptionally helpful mentor and coach, sharing his considerable knowledge and experience in a broad range of areas.

Christine Desloges of the Ottawa branch received the collaboration award. Desloge's

passion is financial literacy. Over the past year, she forged strong collaborative relationships with key partners involved in improving financial literacy in Canada to provide branch members an opportunity to access and improve their understanding of personal financial issues.

Partners in the program included the Financial Consumer Agency of Canada, Chartered Professional Accountants of Canada and the Ontario Securities Commission.

Thanks to Desloge's vision and leadership, more than 350 members have benefitted from this program.

Volunteerism award-winner, Pierre Cousineau, a member and volunteer with the Outaouais branch, is president of the Outaouais Table of Consultation for Seniors and Retirees (TCARO) — a regional forum that promotes awareness and support for seniors' issues — and serves as vice-president of the Quebec Conference of Regional Tables of Consultation of Seniors.

His work at the provincial level included negotiations with the Quebec Treasury

Board and Quebec Seniors Secretariat to develop an equitable funding formula for regional seniors' tables.

Cousineau also participates in G15 — a Coalition of Quebec seniors' organizations that works to create consensus and influence decision makers on seniors' issues — of which the National Association of Federal Retirees is also a member.

## Branch awards

New for 2018 is the introduction of the branch excellence award, recognizing a branch for demonstrated overall excellence in a broad range of areas. Three branches were recognized this year for their outstanding work.

The Winnipeg and District branch received the advocacy award. Postcards supporting the initiative to stop Bill C-27 were printed and distributed to all members attending the branch's general meeting. It contributed \$50,000 in the past two years to the Defense of Benefit Fund at the national office. This year, the branch supported advocacy in the Manitoba/Northwest Ontario Region by supplementing the Advocacy Program Officer's (APO) budget for work in the region. It also actively promotes all advocacy messages initiated by the National Office in its semi-annual newsletters and invites the APO to speak at all general meetings. This branch also reaches out to all MPs who represent the

Association's members to ensure they are aware of the Association's mandate.

The membership recruitment and engagement award went to the Quebec branch. Its two vice-presidents were assigned the respective duties of communications and recruitment champions. Each of these leaders took on the responsibility of initiating a variety of programs and activities to promote recruitment, including identifying networking opportunities to regain access to pre-retirement seminars and assessing member preferences through surveys on partnerships, social activities and advocacy.

The Winnipeg and District branch took home its second award of the evening: the volunteer support and development award. The branch has a succession plan in place and all board members actively recruit volunteers to help at three meetings a year, the speakers' series and other branch social activities. Other initiatives include having directors at large; using a buddy system to ensure that trained volunteers can step into key positions when they become vacant; sending three observers to the AMM; and financially supporting a smaller branch in sending an observer to the AMM.

The Volunteer Recognition Awards Selection Committee was so impressed by the quality of two of the submissions for the branch excellence award they recommended that two awards be presented.

The first recipient was the Fraser Valley West branch, which has excelled in the delivery of services and programs that contribute to branch effectiveness. Some of its key activities included visiting all candidates during elections and regular subsequent MP visits in their catchment area of eight federal constituents and 12 provincial ridings, as well as supporting all national advocacy initiatives, town halls and all-candidates meetings.

The third time was a charm for the Winnipeg and District branch when it was named the co-recipient of the branch



Association president Jean-Guy Soulière, left, and Vic Ashdown.



From left, Jean-Guy Soulière, Vic Ashdown, Christine Desloges and Pierre Cousineau.



President Jean-Guy Soulière poses with the 2018 branch award winners. From left, Dorian Guerard, Lionel Guerard, Ceci O'Flaherty, Donna Dobson, Tom Higham, Jean-Guy Soulière, Paula Nygaard, Leslie Gaudette, Bernd Hirsekorn, Jean-Marc Demers and Ian Blake.

excellence award. It consistently engaged its members with well-attended meetings, a golf tournament, a Canada 150/Branch 50th anniversary celebration and a successful speakers series. Recruitment initiative included participating in community events and Second Careers Assistance Network (SCAN) seminars with the Department of National Defence and piloting a member recruitment drive.

A heartfelt thank you to Léonard LeBlanc, director of the Atlantic district who served as chair of the 2018 Volunteer

Recognition Awards Committee, along with Shawn McCord, a senior consultant with Johnson Inc., Patricia Jarrett, former president of Winnipeg and District branch and Yvan Vigneault, Quebec's advocacy program officer.

On behalf of our volunteers, a sincere thank you goes out to one of our most valued preferred partners — insurance provider Johnson Inc. An evening this special would not have been possible without the generous sponsorship and participation of the Johnson team. ■

Those who can, do.  
Those who can do more, volunteer.

- Unknown

# Join our VOLUNTEER TEAM!

For more information, contact your local branch or  
our National Volunteer Engagement Officer,  
Gail Curran at **613-745-2559, ext. 235** or email  
[gcurran@federalretirees.ca](mailto:gcurran@federalretirees.ca)



National Association of Federal Retirees Association nationale des retraités fédéraux

## Volunteer Bénévole

### OPPORTUNITIES

- Branch committees (as a member or Chair)
- Branch Board Director positions
- National Board Director positions
- Advocacy
- Promotional events and member recruitment
- Administrative support and financial management
- Event planning
- Special and/or episodic projects (Branch or National Office)

**i know someone.  
i am someone.  
i could be someone.**

### Your donations help someone -

maybe even someone you know. Thank you for your donations through the Government of Canada Workplace Charitable Campaign (GCWCC).

#### MEET NIGEL VAN LOAN,

HUSBAND OF PATRICIA, WHO DIED FROM ALS

*"Without the support of ALS Canada and funding raised by HealthPartners, we would not have been able to manage as well or keep her as comfortable as possible at home."*

**iii HealthPartners  
PartenaireSanté**

Please continue to give generously.

[www.healthpartners.ca](http://www.healthpartners.ca)



# BRANCH ANNOUNCEMENTS

## BRITISH COLUMBIA

### BC01 CENTRAL FRASER VALLEY

Oct. 11, 1:30 p.m.: Regular meeting at APA Church, Fireside Room, 3145 Gladwin Rd., Abbotsford, from 1:30 to 3 p.m.

Nov. 8, 1:30 p.m.: Regular meeting at APA Church, Fireside Room, 3145 Gladwin Rd., Abbotsford, from 1:30 to 3 p.m.

Dec. 13, noon: Annual BC01 Christmas Luncheon at Rancho Catering, 35110 Delair Rd., Abbotsford, from noon to 1:30 p.m. Tickets will be sold at monthly meetings in October and November.

Important: Effective immediately, director Maureen Hines (primary contact at 604-942-6526) and director Dorothy Cooke (back-up at 604-855-8829) will be managing the health benefits officer duties for the branch.

Call for volunteer committee: We have a number of ad-hoc positions from time to time, and are hoping to establish a branch advocacy committee and a membership/public relations committee. These are ad-hoc non-elected positions. If you are interested in volunteering, contact branch president Duncan Palmer at 778-344-6499 or nafrbc1@yahoo.com.

If you have not yet shared your email address with the branch or have updated your email, please share with the branch and/or the national office toll-free at 1-855-304-4700.

### BC02 CHILLIWACK

Sept. 13, 10 a.m. to noon: Branch meeting, 9400 College St. Refreshments will be served. Prize draw and a presentation by HearingLife.

Oct. 11, 10 a.m. to noon: Branch meeting, 9400 College St. Refreshments, prize draw and a presentation by Sam Chan and Better Meals. Tickets will go on sale for the Nov. 10 luncheon.

Nov. 10, time TBA. The luncheon will be held at the PRTC 1100-45337 Calais Cres., Chilliwack.

Dec. 13, time TBA. Branch meeting. Further details to follow.

The branch is always recruiting new members and volunteers. Please call 604-795-6011 for more information and leave a message if there is no answer.

### BC04 FRASER VALLEY WEST

First Thursday of most months, 2 p.m.: Meet & Chat at Ricky's Country Restaurant, 2160 King George Blvd., (near 22nd Ave.) S. Surrey.

Oct. 2, noon: Let's Do Lunch, location TBA. Cost is member's expense. RSVP by Sept. 26 to Charles Louth at cherb42@hotmail.com or 778-235-7040.

Oct. 18, 1 p.m.: Pain management workshop. Find out about the use of cannabis for pain management. Speaker is Tara Caine of RELEAF Compassion Centers of Langley B.C. RSVP by Oct. 11 to Thelma at 604-574-4052.

Nov. 11: Represent our branch by placing a wreath during the Remembrance Day celebration. Call Ian at 604-589-1545 or email iansblake1@gmail.com. The Legion must be located in Surrey, Langley, Maple Ridge, White Rock or North Delta.

Dec. 13, 11 a.m.: Annual Christmas luncheon and general meeting at Newlands Golf and Country Club Langley. Doors open at 11 a.m., general meeting at 11:30 a.m. Lunch will follow. Cost TBA. RSVP required by Dec. 6 to Charles Louth at cherb42@hotmail.com or 778-235-7040.

Please advise Steve of any email address changes at s.sawchuk@shaw.ca.

New volunteers are welcome to participate in branch activities. For current branch news, events and contact information visit [www.nafrfraservalleywest.ca](http://www.nafrfraservalleywest.ca).

### BC05 NANAIMO

Sept. 13, 10 a.m.: Board meeting. We welcome members to join our board; we meet the third Thursday of each month at St. Philip By The Sea Church, 7113 Lantzville Rd.

Sept. 20, 10 a.m.: September general meeting at the Bayside Quality Inn, 240 Dogwood St., Parksville. Doors open at 10 a.m.; meeting will begin at 11 a.m. Speaker TBA.

Nov. 22: Christmas turkey dinner and meeting at Tigh-Na-Mara Resort. Your phoner will call to see if you will be attending.

We're thrilled that our own Vic Ashdowne, membership director, received the national Claude Edwards Award for volunteer of the year. His many years of volunteer commitments are beyond measure. Congratulations, Vic!

### BC06 NORTH ISLAND-JOHN FINN

Sept. 19: Branch luncheon meeting at the Best Western Westerly Hotel, 1590 Cliffe Ave., in Courtenay. RSVP by Sept. 14 for reservation or questions to Norma Dean at 250-890-1218 or email at [info@nijf.ca](mailto:info@nijf.ca) to reserve. Cost \$18 per person. Guest speaker is Steve Knox of Veterans Affairs Assistance.

Dec. 12: Branch luncheon meeting at the Best Western Westerly Hotel, 1590 Cliffe Ave., in Courtenay. Luncheon will be turkey with the trimmings. Attendance is by pre-purchased ticket only. Tickets will be available at the June and September meetings or by contacting Cecile Turnbull after the September meeting at 250-338-1857. Cost \$20 per person.

### BC07 CENTRAL OKANAGAN

October: Learning Experience, Luncheon and guest speaker. This is one of our educational events on topics of interest to seniors. The topic for this event will be Embracing Aging. The proposed date is the first week in October, and location is TBA. Members are encouraged to phone or email the branch office for details closer to the planned date.

Dec. 15, 11 a.m.: Christmas luncheon will be held at the Ramada Inn, Kelowna. Bar opens at 11 a.m. and luncheon starts at noon. Cost is approximately \$30 per person. Entertainment will be provided following the luncheon. Purchase tickets at the door.

## ASSOCIATION BRANCH ANNOUNCEMENTS

Further updates on the events will be posted on [federalretirees-kelowna.com](http://federalretirees-kelowna.com). An email blast will be sent to members, and events will be posted on Facebook at Central Okanagan Federal Retirees.

For more information on events or other questions you may have, contact branch volunteers at 250-712-6213 or email at [info@federalretirees-kelowna.com](mailto:info@federalretirees-kelowna.com).

### BC09 VICTORIA-FRED WHITEHOUSE

All meetings are held at the Royal Canadian Legion Branch 292, 441 Gorge Rd. E., Victoria. Meetings start at 10 a.m.

Sept 11, 10 a.m.: Speakers Shellie Gudgeon, board chair of Amalgamation Yes ([www.amalgamationyes.ca](http://www.amalgamationyes.ca)) and John Treleaven, 1st vice-chairperson for Grumpy Taxpayers of Greater Victoria ([grumpytaxpayers.com](http://grumpytaxpayers.com))

Oct 9, 10 a.m.: Speaker Jeffrey Brooks, chair Victoria Chapter Dying With Dignity Canada, [www.dyingwithdignity.ca/victoria\\_chapter](http://www.dyingwithdignity.ca/victoria_chapter).

Email addresses: Don't forget, if we don't have your email address you won't be hearing from us – electronically, that is!

Take advantage of the discounts available to you as a member of our branch provided by our local Preferred Partner businesses: Mother Computers, World Vision and Discovery Optical, Act together Moving Services, Canada Scooters, ReStart Apple Computers, Simply Pure Ice & Water.

### BC10 SOUTH OKANAGAN

Oct. 18, 10:30 to 11:30 a.m.: Don't miss this presentation by Friends of the Penticton Oxbows at Penticton Library/Museum Auditorium, 785 Main St., Penticton. This group is concerned about the future of the oxbows and wetlands along Hwy 97 in Penticton. This will be "an amazing presentation." Join us and learn what it's all about. No charge and guests are welcome. Coffee is on at 10:15 a.m.

Dec. 4: Christmas lunch at the Days Inn on Riverside Dr. More information to come; save the date!

Office hours: Our office at 696 Main St. will no longer be open on a regular basis. If advance tickets for events are required, the invitation will inform you of the office

hours during which they can be purchased. Email and telephone messages will continue to be checked regularly and mail directed to our office will be dealt with as usual. Members with emails will receive invitations in advance for all events and those who have requested to be notified by telephone will be phoned. If you have enquiries, wish to volunteer time to help out at any event or make an appointment with any of our board members, please phone 250-493-6799 or email [FedRetirees@telus.net](mailto:FedRetirees@telus.net).

### BC12 KAMLOOPS

Sept 19, 11 a.m.: Lunch and general meeting at North Shore Community Centre, 730 Cottonwood Ave., Kamloops. Parking is on the west side of the building. Coffee is on at 11 a.m. Lunch cost is \$10. RSVP by Sept 13 to [kamloopsoffice@gmail.com](mailto:kamloopsoffice@gmail.com) or leave a voice message/ask a question at 250-571-5007.

Nov. 11, 11 a.m.: Remembrance Day Services. Members of our branch will lay wreaths at Kamloops Riverside Park Cenotaph, Tk'emlups St. Joseph Church and Chase Community Hall, Chase. Please join us to remember and honour our military members.

Nov 14, 11 a.m.: Lunch and general members meeting at N. Shore Community Centre, 730 Cottonwood Ave., Kamloops. Coffee is on at 11 a.m.; lunch costs \$10. Agenda will include proposed budget for 2019-20 and details of the Christmas party; tickets will be available. RSVP by Nov. 8 to [kamloopsoffice@gmail.com](mailto:kamloopsoffice@gmail.com) or leave a voice message at 250-571-5007.

### BC13 KOOTENAY

Sept. 11, noon: Luncheon and regular meeting at the Creston Hotel, 1418 Canyon St., Creston. Cost is \$10 for members and guests. Contact Jim Ackison with questions or to RSVP at 250-919-9348 or [fsnabc13@gmail.com](mailto:fsnabc13@gmail.com).

### BC14 SIDNEY AND DISTRICT

Oct. 13, 9:30 a.m.: General meeting at ANAVETS, Unit 302, Fourth St., Sidney. Coffee/tea at 9:30 a.m., with a short business meeting starting at 9:45 a.m. Sally Thompson from HearingLife Canada (Preferred Partner) will speak to us about our ear health and

aging. Light snacks provided. Bring a friend (federal retiree or soon-to-be-retired federal worker) who is not yet a member. Be sure to check for more information in the next branch newsletter as well as on our web page at [www.federalretirees.ca](http://www.federalretirees.ca), then choose our branch.

We are looking for volunteers for different roles, some on the board while others have activity only a few times a year. For details, please call Erika Kanczula at 250-999-3761.

### BC15 PRINCE GEORGE

Sept. 10, 10 a.m.: Executive meeting at Elder Citizens Recreation Association (ECRA) 1692 – 10th Ave., Prince George.

Sept. 11: Meeting in Smithers, B.C., in planning stage.

Sept. 17, 1 p.m.: General meeting at ECRA starts at 1 p.m. We are looking at how to mitigate the noise problem. Lunch arrangements to be announced.

Branch email is: [nafr@shaw.ca](mailto:nafr@shaw.ca)

## ALBERTA

### AB16 CALGARY

Notice: Effective Sept. 21, meal prices will be \$15 for members and \$20 for non-members. Unless a couple has a double membership, they will pay two different prices: \$15 for the member and \$20 for the non-member. To upgrade from a single to double membership is only \$14.64 and can be done at any time. Just call the office 403-265-0773.

Nov. 16: Quarterly luncheon and business meeting at Fort Calgary, 750 9 Ave. S.E., Calgary. Guest speaker is Bonnie McIntyre, regional outreach officer for Canada Revenue Agency. Topics include CRA scams, Home Accessibility Tax Credit, Care Givers Tax Credit, Pension Income Splitting, OAS Waiver, Medical Expenses and choosing an executor. Call 403-265-0773 to reserve a seat. We have to pay for the number of meals ordered, so it is very important to please phone the office and cancel at least five days before the luncheon.

Okotoks/Foothills Coffee Sessions: Please contact Michelle Luchia at 403-938-7397 or Doug Raynor at 403-995-1786 for information.

Canmore Coffee Sessions: Please contact Jette Finsborg at 403-609-0598 or [jfinsborg@gmail.com](mailto:jfinsborg@gmail.com) for information.

We are always looking for volunteers. If you are interested, please call the office at 403-265-0773 or email the volunteer coordinator, Sally Manchurek at [m\\_sally6@hotmail.com](mailto:m_sally6@hotmail.com). Our office is open Monday to Friday from 10 a.m. to noon from September to June.

### AB17 EDMONTON

Dec. 5, 10:30 a.m.: Membership meeting and Christmas dinner at the Royal Canadian Legion, Kingsway Branch, 14339 – 50th St., Edmonton (off 50th St. Northbound or off Manning Freeway at Miller Blvd. (144th Ave)). Doors open at 10:30 a.m. for social hour and registration, dinner is at noon and meeting starts at 1 p.m. Full turkey dinner will be served; for complete menu, check branch web page closer to the date. Cost is \$20 per person; reservations are required. Contact Heather Ann at 780-942-2664 or [nafsocial@yahoo.ca](mailto:nafsocial@yahoo.ca).

### AB18 SOUTHERN ALBERTA

Oct. 26, 11:30 a.m.: General members meeting and luncheon at Country Kitchen, 1715 Mayor Magrath Dr. S., (below The Keg) Lethbridge. Doors open at 11:30 a.m., lunch served at noon. Cost \$15 per person. Guest speaker to be announced. RSVP to 403-328-0801 or Rolie Barber at [rbarber@telus.net](mailto:rbarber@telus.net). We pay for meals ordered, so it's important to confirm. If you have to cancel, call the office at least five days prior to the event. Look forward to seeing you there!

### AB19 RED DEER

Sept. 12, noon: General members meeting at the Baymont Inn & Suites, 4311 – 49 Ave., Red Deer.

Association membership is your vote toward protecting and enhancing your pension and health benefits through participation on advisory committees. We represent serving and retired federal public servants, serving and retired military personnel and maintain close links with the RCMP Pension Advisory Committee. As a not-for-profit advocacy organization, there is strength in numbers. The larger

our Association becomes, the more impact and influence we can have on decisions affecting your pension and health care.

We are currently seeking members for our executive. If you or someone you know is interested in serving on our executive, contact Marlynn at [reddeerfederalretireesass@gmail.com](mailto:reddeerfederalretireesass@gmail.com).

### AB21 BATTLE RIVER

Sept. 19, 10:30 a.m.: Branch general meeting at Wetaskiwin at the Legion 5003 52 Ave. Feature presenter and lunch \$10.

Oct. 24, 10:30 a.m.: Branch general meeting in Camrose at the Happy Chopstix Restaurant 6110 48 Ave. Feature presenter and buffet lunch is \$10.

### AB92 LAKELAND

Sept. 18, 11 a.m.: Branch board meeting at the Royal Canadian Air Force, 784 Wing, 5319 – 48th Ave. S., Cold Lake.

Oct. 16, 11 a.m.: General members meeting at the Royal Canadian Air Force 784 Wing, 5319 – 48th Ave. S., Cold Lake. Cost for luncheon is \$10; RSVP by Oct. 9. Contact Ethel at 780-594-3961 or [ethellou@telus.net](mailto:ethellou@telus.net).

Our branch is seeking volunteers for three director positions; if you are interested, please contact Lou at 780-594-3961 or [louethel@telusplanet.net](mailto:louethel@telusplanet.net).

We are also seeking volunteers for the phone committee. If you are interested, please contact Ethel at 780-594-3961 or [ethellou@telus.net](mailto:ethellou@telus.net).

## SASKATCHEWAN

### SK25 SASKATOON

Sept. 12, noon: Corn boil at Floral Community Centre. No cost to members and \$7 for guests.

Oct. 21 and Oct. 22: Saskatchewan Regional Meeting. Details to follow.

RSVP to Loretta Reiter at 306-374-5450 or Leslie John at 306-373-5812.

### SK26 PRINCE ALBERT

Dec. 4, 11:30 a.m.: Christmas social at the Coronet Hotel, 3551 – 2nd Ave. West, Prince Albert. Cost is \$10 for members. Advance

tickets available at the South Hill Mall in front of Smitty's from 1 p.m. to 4 p.m. on Nov. 20 and Nov. 22.

For more information about this event or to get tickets at the door, please call Peter Dwain Daniel at 306-314-5644 or Norma Lintick at 306-763-7973.

## MANITOBA

### MB30 WESTERN MANITOBA

Sept. 25, 1 p.m. to 3 p.m.: Outreach meeting at Blarney Stone Restaurant, Killarney.

Sept. 27, 7 p.m. to 9 p.m.: Crossroads Community Centre, Erickson.

Look for confirmation of these locations and times in your local paper. If you are an Association member or a retired federal civil servant, RCMP or Canadian Forces member, please come out and join us for coffee and an information session about the organization and our branch.

Oct. 2: Executive meeting at Thunderbird Bowl.

Oct. 16, 11:30 p.m.: General meeting at Seniors for Seniors Co-op.

A warm welcome to volunteers Rhonda Mathers as our new secretary, new branch advocacy director Barry Caswell, Dorothy Caswell, who will serve as our social media director and director Val Zoerb. All these positions are very important, but we are still seeking more support to ensure the longevity of our branch. We encourage you to get involved for the benefit of all. Protecting our pensions and benefits, along with advocating in support of other retirement pension plans, is extremely important for all Canadians.

### MB31 WINNIPEG AND DISTRICT

Sept. 25, noon to 3 p.m.: General meeting starting with lunch, a speaker and our business meeting.

Nov. 20, noon to 3 p.m.: General meeting starting with lunch, a speaker and our business meeting.

Both meetings will be held at the ANAVet unit 283, 283-3584 Portage Ave., Winnipeg. We will also hold an outreach meeting in Steinbach on Oct. 19. More information on the Steinbach meeting will be mailed to members in the area.

**MB91 EASTERN MANITOBA**

Oct. 11, noon to 2 p.m.: Lunch and fall general meeting at the Alliance Church, Pinawa. There is no cost for members and \$12 for non-members (refundable if they become members). Contact Chuck Vandergraaf with any questions at 204-753-8402 or ttviev@mts.net.

We are seeking a member who is interested in joining our board and being mentored for later serving as branch president. If you are willing to serve on our board or can suggest someone who might be interested, please contact Chuck Vandergraaf at 204-753-840, or ttviev@mts.net.

**ONTARIO****ON33 ALGONQUIN VALLEY**

Sept. 11, 11:30 a.m.: "Medical Insurance Coverage" lunch and learn workshop at Royal Canadian Legion Renfrew, 30 Raglan St. S., Renfrew. Free for members, \$10 for guests. RSVP for the lunch by Sept. 4 to Leo Buckley at 613-584-3943 or avb.on33@gmail.com.

Oct. 16, 11:30 a.m.: "Estate Planning – Arranging Your Affairs, Wills, Trusts" lunch and learn workshop at Royal Canadian Legion Cobden, 43 Main St., Cobden. Free for members, \$10 for guests. RSVP for the lunch by Oct. 9 to Leo Buckley at 613-584-3943 or avb.on33@gmail.com.

Nov. 3, 11 a.m.: Branch information booth at the Deep River Craft Fair, MacKenzie Community School, 87 Brockhouse Way, Deep River. Contact Michael Stephens at 613-584-9210.

Nov. 20, 11:30 a.m.: "Financial Planning/ Investing" lunch and learn workshop at Royal Canadian Legion Deep River, McElligott Dr., Deep River. Free for members, \$10 for guests. RSVP for the lunch by Nov. 13 to Leo Buckley at 613-584-3943 or avb.on33@gmail.com.

**ON34 PEEL-HALTON**

Oct. 11, 10 a.m.: Semi-annual general meeting at Mississauga Grand Banquet Hall, 35 Brunel Rd., Mississauga. The event will start with a short business meeting, followed by a presentation from Birnie Electric Ltd. They will be addressing issues relating to electrical home safety. Birnie has partnered

with local fire departments to enhance home electrical fire safety awareness. See [www.birnie.com](http://www.birnie.com) for more details. Following the meeting, lunch will be available \$10 for pre-registrants or \$23 at the door.

Dec. 13, 11 a.m.: Our second annual Christmas luncheon will be held at Mississauga Grand Banquet Hall (see address above). We will serve another great three-course meal and Santa will make a guest appearance. It was a great success last year and we are looking forward to seeing more members this year. Cost to be determined.

Please watch for our future email regarding ON34 branch website found on the national website at [federalretirees.ca](http://federalretirees.ca). Directions will be given. For those not on email we recommend checking the national website for the changes.

**ON35 HURONIA**

Oct. 3, 2 p.m. to 6 p.m.: Preferred Partners Information Fair at Sheba Shrine Centre, 142 John St., Barrie. Refreshments will be served. For members and potential members. Bring a work colleague, retiree or spouse. Our Preferred Partners will attend at booths to provide valuable information and there will be door prizes. For more information, call 705-792-0110 or email [FSNAHuronion@rogers.com](mailto:FSNAHuronion@rogers.com).

**ON36 BLUEWATER**

Sept. 12, noon: General meeting and luncheon at Harbour Hill Retirement Community, 104 Suncoast Dr. E., Goderich. RSVP by Sept. 3.

Oct. 17, noon: General meeting and luncheon at Hessenland Country Inn, 72981 Bluewater Hwy, Zurich, (Hwy 21 North of St. Josephs). RSVP by Oct. 8.

Nov. 21, noon: Christmas meeting and luncheon is planned for the Sarnia area, but exact location is not known at this time. RSVP by Nov. 12.

Information and updates for all events will be available on the Bluewater Branch website at [www.federalretirees.ca/en/Branches/Ontario/Bluewater](http://www.federalretirees.ca/en/Branches/Ontario/Bluewater).

For information on board/executive meetings, contact Gloria Cayea at 519-869-6326. Information or updates

will be available on the Bluewater Branch website at [www.federalretirees.ca/en/Branches/Ontario/Bluewater](http://www.federalretirees.ca/en/Branches/Ontario/Bluewater).

**ON37 HAMILTON**

Sept. 18, 11 a.m.: September General Members Preferred Partners Open House and Membership Luncheon at Michelangelo's, 1555 Upper Ottawa St., Hamilton. Lunch is served at 12:15 p.m. sharp. Come and visit with reps from some of our Preferred Partners from 11 a.m. until 12:10 p.m. Price is \$15 for members and \$25 for non-members.

Dec. 4, 11 a.m.: 2018 Christmas General Members Luncheon Meeting at Michelangelo's, 1555 Upper Ottawa St., Hamilton. Doors open at 11 a.m. Lunch is served at 12:15 p.m. sharp. We will have entertainment and draws for prizes. Price is \$15 for members and \$25 for non-members.

We will hold elections for president, vice-president, treasurer and membership director for two-year terms in May 2019. We'll also appoint directors for one-year terms on the branch executive. Any members who are interested in a position on the executive or wishing to nominate another member can contact Mike Walters at 905-627-3827 or by email at [waltersmichael67@gmail.com](mailto:waltersmichael67@gmail.com).

**ON38 KINGSTON AND DISTRICT**

Oct. 16, 11:30 a.m.: Fall luncheon at The Cove Country Inn, 2 Bedford St., Westport. Cost is \$10 per person (members and their guest). RSVP deadline is Oct. 2.

Dec. 4, 11:30 a.m.: Christmas luncheon at RCAF Association 416 Wing, 200 Hampton Gray Ct., Kingston (Norman Rogers Airport). Cost is \$10 per person (members and their guests). RSVP deadline is Nov. 14.

Please consult the Kingston branch webpage for updates. Go to [www.federalretirees.ca](http://www.federalretirees.ca) and select "Branches" to find the Kingston & District Branch-specific information or call 1-866-729-3762 and leave a message. New information posted to our webpage will be highlighted in the "what's new" or "announcements" section.

Your board of directors is aware that not all our members receive email correspondence from our national office. These emails contain important information concerning the latest

Association news, events and benefits. To receive these emails, you must register your email address on [federalretirees.ca](http://federalretirees.ca) or contact membership services at 1-855-304-4700.

### ON39 KITCHENER-WATERLOO DISTRICT

Oct. 2, 10 a.m.: Semi-annual meeting at Conestoga Place, 110 Manitou Dr., Kitchener. Registration is at 10 a.m. Luncheon cost is \$8 for members, \$10 for non-members. RVSP deadline is Sept. 26. Call 519-742-9031 or email [fsna39@gmail.com](mailto:fsna39@gmail.com).

Dec. 4, 11:30 a.m.: Christmas social at Conestoga Place, 110 Manitou Dr., Kitchener. Registration at 11:30 a.m. and turkey buffet at 12:15 p.m. Cost is \$10 for members, \$20 for non-members. RVSP deadline is Nov. 28. Call 519-742-9031 or email [fsna39@gmail.com](mailto:fsna39@gmail.com).

We need members to volunteer as telephone callers three times a year. Callers are provided with a list (15-20 names) and a script to remind members of upcoming meetings. You only call once and leave a message if no one answers.

We also need a volunteer to help out in the office on Thursday afternoons from 1 p.m. to 3 p.m. Please notify a member of the executive if you are willing to help out. Office hours are Tuesday from 10 a.m. to noon and Thursday from 1 p.m. to 3 p.m. Office telephone is 519-742- 9031.

### ON40 LONDON

Oct. 9, 1 p.m.: Meeting at Victory Legion, 311 Oakland Ave. Registration/coffee is at 1 p.m. and meeting starts at 1:30 p.m. Light luncheon and refreshments follow the meeting. Our guest speaker will be from The Alzheimer Society London Middlesex.

Nov. 13, 10:30 a.m.: Christmas general meeting luncheon at Lamplighter Inn, 591 Wellington Rd. Registration is at 10:30 p.m. and meeting starts at 11 a.m. Ticket sales close on Nov. 6 at 5 p.m. A waiting/cancellation list will be maintained; there will be no last-minute walk-ins. Tickets are \$20 for members and \$25 for guests. You can purchase tickets at the Oct. 9 meeting; reserve by email at [londonbranch@federalretirees.ca](mailto:londonbranch@federalretirees.ca) or by phone at 519-439-3762 and pay at the door. When making a reservation state your name, name of your guest if any, phone number,

and how many member and/or guest tickets you require. Our guest speaker will be from the Ministry Transportation of Ontario, and the topic is Driving Safety for Seniors.

Dec. 11, 1 p.m.: Victory Legion, 311 Oakland Ave. Registration/coffee is at 1 p.m. and meeting begins at 1:30 p.m. followed by a light luncheon and refreshments. Our guest speaker will be from HearingLife Canada, and the topic is dealing with hearing loss.

Branch contact information:  
[londonbranch@federalretirees.ca](mailto:londonbranch@federalretirees.ca)  
519-439-3762 (voicemail).

### ON43 OTTAWA AND INTERNATIONAL

Oct. 15, 8 a.m.: 2018 Ottawa Branch Fall General Meeting at the Ottawa Convention and Event Centre, 200 Coventry Rd. We encourage you to bring a 'plus one' — a federal employee or retiree who has not yet joined the Association. Admission will be free for you and your guest. We hope that the experience will encourage guests to become members.

The theme of our half-day meeting is Financial Literacy: How to Better Understand Your Finances in Retirement. Our keynote speaker from the Investor Office of the Ontario Securities Commission will discuss best practices in choosing and working with a financial investment advisor. We will also offer additional, concurrent sessions on related topics like estate planning. (The topics are still being finalized). You will get to pick the sessions that suit you best.

We will also offer our largest infomart ever with approx. 20 exhibitors dealing with investment, financial planning and advisory services, as well as general interests.

Watch for updates on the meeting in our monthly emails and on our website under "Coming Events" at: [nafrottawa.com](http://nafrottawa.com). You can call us too at 613-737-2199.

### ON44 PETERBOROUGH

Oct. 17, 11 a.m.: General meeting at Peterborough Legion, Branch 52, 1550 Lansdowne St. W. Doors open at 11 a.m. for a meet-and-greet with refreshments. Lunch will follow at 11:45 a.m., with no cost to members, and a fee of \$8 for guests. The general meeting will commence at 12:30 p.m.

Should you require further information, please contact Lesley Humber at [l.humber@hotmail.com](mailto:l.humber@hotmail.com) by Oct. 5.

For members without email, contact Lesley at 705-874-8460. Approximately one week prior to the meeting, an e-blast will be forwarded as a reminder to all members on our email list.

### ON45 QUINTE

Nov. 27, 1 p.m. to 4:30 p.m.: Annual Christmas dinner (please note time change) at Banquet Centre, Belleville. Further details to follow in October.

We are seeking volunteers for various positions; time commitment is minimal. Some computer knowledge would be helpful. Please contact Pat Russell at 613-968-7682.

### ON49 WINDSOR AND AREA

Oct. 17, 12:30 p.m.: October general meeting at RCL Branch 143, 1540 Marentette Ave., Windsor. Come out and join us.

### ON50 NEAR NORTH

Oct. 3, noon: Fall AGM at Callander Legion, 345 Lansdowne St., Callander. Cost is \$10 for members; \$12 for non-members. Soup and sandwiches; guest speaker from Collette Travel.

### ON52 ALGOMA

Oct. 18, noon: Fall general membership lunch and meeting at the Senior's Drop In Centre, 619 Bay St., Sault Ste. Marie. Cost is \$10 for members or guests. Guest speaker TBA. RSVP or questions by Oct. 11 at 705-946-0002 or [davischuck@yahoo.ca](mailto:davischuck@yahoo.ca).

### ON53 OTTAWA VALLEY

Oct. 15, noon: Fall social event and luncheon at the Almonte Civitan Hall, 500 Almonte St. (Wolf Grove Road), Almonte. RSVP by Oct. 8. Cost is \$12 for members and \$15 for guests. Entertainment by Arlene Quinn, Ottawa Valley and Nashville recording artist. Send your reservation request and cheque payable to Nat. Assoc. of Federal Retirees to the Branch at P.O. Box 20133, Perth, ON K7H 3M6, or contact us at [info@fsnaottawavalley.ca](mailto:info@fsnaottawavalley.ca) or at 343-341-2687.

**ON54 CORNWALL AND DISTRICT**

Sept. 26, 10 a.m.: Fall meeting of members at Royal Canadian Cornwall, 415 Second St. W., Cornwall. This meeting will be mainly the presentation promised for this year's AMM. Topics include those that are relevant to older Canadians, including wills, financial planning and end-of-life issues. As usual a lunch will be served.

**ON55 YORK**

Oct. 2 and Nov. 6, 9:15 a.m.: Board meetings. If you would like to participate, please call Tom Nichols 905-505-2079 for more information.

Oct. 23, 10:30 a.m.: Our fall members meeting at Richvale Community Centre, 160 Avenue Rd., Richmond Hill. After an update on Association happenings, David Phillips, a climatologist with Environment Canada, will present interesting stories on weather and climate change. A hot lunch will be served (\$10 for members). Call Tom Nichols 905-505-2079 for more information.

**ON56 HURON NORTH**

Oct. 10, 1 p.m.: Membership meeting at the Royal Canadian Legion Branch 76, 1553 Weller St., Sudbury, starting at 1 p.m. All members are encouraged to attend and bring a friend. Soup and sandwich served at noon for those who RSVP at 705-698-5895 or email at huronnorth56@gmail.com. Guest speaker to be announced.

**QUÉBEC****QC57 QUÉBEC**

Congratulations to the Québec branch, winner of the 2018 National Membership Recruitment and Engagement Award.

Oct. 12, 9:30 a.m.: General information meeting at Patro Roc Amadour, 2301, 1st Ave., Québec, Salle Père Raymond Bernier. This an important meeting with partner kiosks, a speaker and several door prizes. The agenda will be available on our website. [www.anrf-sq.org](http://www.anrf-sq.org)

I recruit, I get involved... and you! You can make a difference for your branch by using your personal networking, by identifying and inviting non-members from the federal public service to join and participate at our general

information meeting in October (see above). Talk about the Association's initiatives, our partners and social activities. We will be happy to welcome and encourage them to join our association.

[www.anrf-sq.org/adheacutesion-anrf-et-renouvellement.html](http://www.anrf-sq.org/adheacutesion-anrf-et-renouvellement.html)

Monthly breakfasts: 8:30 a.m. on the last Wednesday of the month at Tomas Tam Restaurant, 325 Marais, Québec, 418-527-8623.

Bowling: The bowling season will resume Sept. 4. It will take place every Tuesday at 1 p.m. at Mgr Marcoux Centre, 1885 Canardière Rd., Québec. You can join a team by contacting Robert Blondeau or Francine Godbout 418-626-2802 or [blonro@videotron.ca](mailto:blonro@videotron.ca).

Dec. 15: Christmas dinner at A.G.A.M. Hall (Assemblée Générale de L'Archevêque Mathieu) 773, Louis XIV Blvd., Québec. Details to come. For information, contact Jean-Yves Bacon at 418-626-8060 or [jybac43@gmail.com](mailto:jybac43@gmail.com).

**SAGUENAY – LAC ST-JEAN SUB-SECTION**

Breakfast — La Baie: The first Tuesday of the month, starting Sept. 4 and then on Oct. 2, Nov. 6 and Dec. 4 at 9 a.m. at La Normande, 2761 Mgr Dufour, La Baie.

Breakfast — Alma: Last Wednesday of the month. Resumes Sept. 26 and then on Oct. 31 and Nov. 28 at 9 a.m. at Coq Rôti, 430 Sacré-Coeur St., Alma. Nothing planned yet for December.

Oct. 19, International Day of Elders (JIA) will be held at Calypso de Jonquière. The cost is \$25 for the day, lunch included. If interested, call Michel St-Hilaire at 418-543-4395.

**BAS ST-LAURENT – GASPÉSIE SUB-SECTION**

Breakfast — Rivière-du-Loup: Sept. 12, 9:30 a.m. at the Clubhouse at Rivière-du-Loup Golf Club, 132 Mountain Rd., Notre-Dame-du-Portage, QC 418-862-7745. The following breakfasts take place on the second Wednesday of the month at 9:30: Oct. 10, Nov. 14 and Dec. 12 at the O'Farfadet restaurant 298, Armand-Thériault Blvd., Rivière-du-Loup at the mall.

**QC58 MONTRÉAL**

Do you know people who have worked in the public service and who are not

members of our association? Ask them to contact us at [info@anrfmontreal.ca](mailto:info@anrfmontreal.ca) or by phone at 514-381-8824 for more information.

Oct. 9, 1:30 p.m. to 3:30 p.m.: A conference (in French) on managing your finances on retirement presented by a chartered accountant at CPA Canada at l'Auberge Royal Versailles, 7200 Sherbrooke St. E. in Montréal, H1N 1E7. (Near the Radisson Metro Station and free parking on site.)

Dec. 5: Christmas dinner. See details in the document inserted by the branch in this magazine.

April 10, 2019: Annual general meeting.

**QC60 OUTAOUAIS**

Oct. 11: Mechoui dinner at Chez Constantin in St-Eustache. Menu: BBQ choice of four meats, buffet at will, dance with entertainer and corn-tasting. Buses will provide transportation. Tickets on sale when branch office re-opens after the summer break on Sept. 4 at 9 a.m. Cost: \$35 (members) and \$45 (non-members).

Dec. 7: Christmas banquet at the Double Tree by Hilton Hotel, Gatineau. Social dances, line dances and door prizes on the menu! Tickets on sale Oct. 15.

Oct. 17, 2 p.m.: Free information session on MEDOC travel insurance provided by Johnson Insurance Company. You will be able to register at our office starting Sept. 4.

**QC61 MAURICIE BRANCH**

Sept. 12, 9 a.m.: Monthly breakfast, at restaurant Chez Auger, 493, 5th de la Pointe St., Shawinigan.

Oct. 10, 9 a.m.: Monthly breakfast, at restaurant restaurant Maman Fournier, 3125 Boul. des Récollets, Trois-Rivières.

Nov. 14, 9 a.m. Monthly breakfast, at restaurant Chez Auger, 493, 5th de la Pointe St., Shawinigan.

With your commitment, we can make a difference! We are seeking a director of communications, a director of health benefits and an administrative assistant. Some positions require only a few hours per month. Contact Roger Bergeron at 819-375-3394 for more information.

## NEW BRUNSWICK

### NB62 FREDERICTON AND DISTRICT

Oct. 23, 5 p.m.: Fall dinner at St. Francis of Assisi Parish Hall, 2130 Route 102 Hwy, Lincoln. If there is need, a branch general meeting may be held in conjunction with the fall dinner. Guest speaker will be a representative of the RCMP who will speak about cyber security, identity theft and counterfeit money. To register or for more information, refer to the branch report insert in this edition of *Sage*. Further questions may be directed to 506-451-2111 or fredericton@NB62.ca.

Following a well-attended spring information session, Barry Murray has agreed to do a repeat session on either Sept. 25 or Oct. 2. To date, it is fully subscribed. Members are encouraged to visit the branch website to remain up to date on all branch happenings and events.

If you have any ideas or suggestions for your branch board, on any matter, please do not hesitate to contact us.

### NB65 FUNDY SHORES

Oct. 18, 2 p.m.: Prime rib dinner at St Mark's Church, 171 Pettingill Rd., Quispamsis. Dinner is \$20 per person. Cheques can be made out to and sent to the National Association of Federal Retirees, P.O. Box 935, Saint John, N.B. E2L 4E3, no later than Oct. 12. Dinner will be at 2 p.m. Please note the time change, as we are hoping with an earlier time more members will attend. For more information, please contact Martha Peters at 506-648-9535, Lorraine Scott at 506-849-2430 or fsna65@gmail.com. Guest speaker will be Tammy Gallant from Health Partners.

## NOVA SCOTIA

### NS71 SOUTH SHORE

Oct. 18, 11:30 a.m. to 2 p.m. Branch fall GMM/ luncheon at the Hubbards Area Lions Club, 43 Lions Club Rd., Fox Point, N.S. Guest Speaker Michelle Langille, advocacy program officer. Event will be subsidized for a cost of \$10 per person. Payment to be received by Oct 12. Cheques are to be made out to National Association of Federal Retirees, mailed to South Shore Branch NS71, 100 High St., Box 214, Bridgewater N.S., B4V 1V9.

Check out our website for further details on upcoming events at federalretirees.ca; select "Branches" to find South Shore Branch.

We are seeking volunteers to serve on various committees. These will be short-term engagements throughout the year. Great way to meet new people!

### NS72 COLCHESTER-EAST HANTS

Oct. 21: General members meeting. Peter Kerr, our newly elected branch services coordinator, will be speaking on pensions. More information to follow closer to the date.

We are always looking for volunteers to join our dynamic team.

Your email address is important as well as your phone number. Please send your contact info to Gene Bell CD President at gabell@eastlink.ca (902-893-0543/ 902-957-0545) or to secretary Georgette Beaulieu at georgetteb@eastlink.ca (902-897-2404).

### NS75 WESTERN NOVA SCOTIA

Oct. 17, 11:30 a.m.: Semi-annual meeting at the Waldec-Deep Brook Lions Hall, featuring a stuffed roast pork dinner and cash bar. Our speaker will be Sheryl MacDonald, a registered dietician with a presentation focusing on fall prevention, along with a nutrition component. All for \$10 for members and \$13 for guests. Make your reservation by contacting Bill or Carolyn at 902-765-8590 or NAFR75@gmail.com no later than Oct. 3.

Dec. 18, 11:30 a.m.: First annual Federal Retirees Christmas dinner at the Kingston Lions Hall, featuring a turkey dinner with all the trimmings and cash bar. Musical accompaniment by Bob Deveau. All for \$10 for members and \$13 for guests. Make your reservation by contacting Bill or Carolyn at 902-765-8590.

### NS78 CUMBERLAND

Oct. 19, 12:30 p.m.: Fall 2018 General Meeting & Meal at Royal Canadian Legion Branch 45, 56 Moore St., Parrsboro, N.S. Price is \$10 per person payable at the door. Call Vera (902-667-3255), Gloria (902-667-1524) or Carol Ann (902-661-0596) no later than Oct. 5 to reserve your meal.

Nominations are hereby solicited for the Cumberland Branch Merit Award, (CBMA) established to recognize and honour those

members who have provided meritorious service to the branch, and who have contributed in a positive and meaningful way to the National Association of Federal Retirees and to their community. Contact CBMA committee chair Carol Ann Rose at 902-661-0596.

Nominations are hereby solicited for branch director. Each year the terms of two of our eight directors expire and need to be filled. Existing directors can be nominated, but many of us are getting older and your branch needs new and younger members on its board of directors (BOD). Contact Gerard Cormier, president, at 902-254-2277 or any member of the BOD.

We also need a volunteer for the job of editor of our branch report, an insert that is published twice annually in the spring and fall issues of *Sage* magazine.

### NS79 ORCHARD VALLEY

Nov. 1, 11:30 a.m. to 2:30 p.m.: Fall luncheon/GM at the Coldbrook & District Lions Club, 1416 South Bishop Rd., Coldbrook, N.S.

This luncheon/general meeting will be a full turkey dinner served at a cost of \$8.50 per person or \$15 a couple. Reservations are required to ensure that the required number of meals can be prepared. RSVP by 3 p.m. on Oct. 26.

Contact Alicia Aymar-Ayres with any questions or to RSVP at 902-365-2453 or Alicia.AA@bellaliant.net.

We are always accepting new volunteer/nominations for our branch's executive board. Please contact Lochlan (Bud) Rafuse at 902-582-3207 or via email at dalmoore1@eastlink.ca for more information or if you are interested in putting your name forward. With six or fewer meetings a year, the time commitment is minimal. Some computer knowledge would be helpful.

### NS80 NORTH NOVA

Oct. 18, 2 p.m.: Fall meeting at the Royal Canadian Legion in New Glasgow. Special guest speaker is an eye doctor speaking on problems seniors face with their eyes. A pot-luck supper will follow the meeting. For further information, please contact Marg Thompson at 902-485-5119.

## PRINCE EDWARD ISLAND

### PE82 CHARLOTTETOWN

Oct. 9, 2 p.m.: October general meeting will be held at the Farm Centre on University Ave. Guest speaker to be determined.

Nov. 17, 6 p.m.: Annual gala banquet at the Jack Blanchard Hall. Meet-and-greet from 6 p.m. to 7 p.m. with dinner served promptly at 7 p.m. Tickets are \$15 each and will be available at the October general meeting. Entertainment to be decided.

### PE83 SUMMERSIDE

Oct. 1, Dec. 3, 2 p.m.: Branch general meeting at The Royal Canadian Legion 340 Notre Dame St., Summerside.

## NEWFOUNDLAND AND LABRADOR

### NL85 WESTERN NEWFOUNDLAND AND LABRADOR

Sept. 12, noon: Executive meeting at Sobey's Family Room, 1 Mt. Bernard Ave., Corner Brook.

Oct. 3, noon: Dinner at Harmon Sea Side Links, cost \$10 per person. For more information, call Barb at 709-643-3116.

Oct. 20, 5 p.m.: Dinner at Royal Canadian Legion, Corner Brook. Cost is \$10 per person. For more information, call Winston at 709-388-1193.

Nov. 2, 12:30 p.m.: Luncheon at Pizza Delight, Deer Lake. Guest speaker; cost is \$5. For more information, call John or Ruby at 709-635-2729.

Dec. 5, noon: Executive meeting at Sobey's Family room, 1 Mt. Bernard Ave., Corner Brook.

### NL86 CENTRAL NEWFOUNDLAND

Oct. 17, 11 a.m.: Dinner meeting. Details TBA.

### NL87 AVALON-BURIN PENINSULA

Sept. 19, 2 p.m. General meeting at the Royal Canadian Legion, Blackmarsh Rd., St. John's. Guest speaker, tea and coffee provided. Members encouraged to bring a food bank donation.

Sept. 28, 6:30 p.m.: BBQ and dance at Elks Club, St. John's. Cost is \$25 for members, \$30 for non-members. Tickets can be purchased at the general meeting at the Royal Canadian Legion, Blackmarsh Rd., St. John's, on Sept. 19.

Oct. 10, 11 a.m.: General meeting in the Conception Bay North area. Location to be announced at a later date.

Nov. 14, 2 p.m. General meeting at Royal Canadian Legion, Blackmarsh Road, St. John's. Guest speaker, tea and coffee provided. Members are encouraged to bring a food bank donation.

Nov. 30, 7 p.m. Christmas dinner and dance at Royal Canadian Legion, Blackmarsh Rd., St. John's. Cost is \$25 for members and \$30 for non-members. Hot turkey supper will be served. Tickets can be purchased at the general meeting at the Royal Canadian Legion, Blackmarsh Rd., St. John's, on Nov. 14.

Contact Walter Combden 709-834-3648 for more information.

## IN MEMORIAM

The Association and all of its 79 branches extend their most sincere sympathies to the families, friends and loved ones of members who have recently passed away.

### BC01 Central Fraser Valley

Grace Kurian

### BC07 Central Okanagan

Madeleine Bourdon  
Hazel Kelly  
Bob Murray  
Peter North  
Marion Slomba

### BC08 Vancouver

Bella Bailey  
Montague Bingham  
John Bowers  
Dave Elliot  
Agnes Fink  
Carol Harris  
Dick Jung  
Michael Langan  
Ivan MacFarlane  
Edna McLeod  
John McMillan  
William Peterson  
Stewart Thompson

### BC09 Victoria-Fred Whitehouse

Lucy Benoit  
Rex Brown  
Alastair Cameron  
Elmer Carroll  
Clairisse Clarke  
Carol Davis  
David Flint  
Kari Galley  
Margaret Goodwill  
Dorothy Grieve  
Thomas Hartley  
Stanley Henwood  
Sandra Johnson  
Frank Labute  
Ross MacKinnon  
Ronald Mansfield  
Florence Marsh  
Patricia Martin  
Isobel Mumford  
Clarence Repp  
Dorothy Schroeder  
Richard Todd

Vera Vickers  
Gerald Walls  
Norman Ward  
Gene Brad Woodworth

### BC12 Kamloops

Geraldene Hubbard

### BC13 Kootenay

Leonora Ludwar  
Capt. Glen Oderkirk (Ret'd.)  
Mona Wright

### BC14 Sidney and District

Audrey (Connie) Clarke  
Marilyn Farrell  
Herbert Lane  
Bruce Lindal  
Marjorie Pearson  
Sylvia Rice  
Marion Dolores Terrell

### AB92 Lakeland

Gerald Dunn

Lawrence McLain  
John Smith

### MB31 Winnipeg and District

Astrid Arthur  
Omar Bilokury  
Albert F. Booth  
E. Delios  
Lydia Dodds  
Wilhelm Doerksen  
Freeman Fjeldsted  
Howard Gates  
Dick Keith  
M. Krupka  
Pat E. McKelvey  
Garry W. Ollenberger  
Greta Peters  
Walter Saltzberg  
Alan Sheldon  
Agnes Stewart  
Myroslawa Wilson

### MB91 Eastern Manitoba

Constance Fundytus  
John (Jock) Guthrie  
**ON36 Bluewater**  
Don Dark  
Gerald Fosberg

Timothy Gleason  
Mary Humphreys  
Marie Meyr  
Claude Renaud  
Delores Trevail

### ON37 Hamilton and Area

Edmund (Ted) Pantel

### ON38 Kingston and District

Henry Bowen  
Marion Burtch  
G.L. (Gerry) Coady  
Clara Corea  
Gordon Hart  
William (Bill) Hess  
Irma Hogan  
John Hunter  
Hans Jansen  
Robert Levy  
W. Potter  
Gary Ridge  
Shirley Turner  
Douglas Wolthausen  
**QC57 Québec**  
Irene Babin  
Jean-Robert Blais  
Raymonde Bouffard

Odilon Clouet  
Edouard Hawkins  
Gisèle Proulx  
Lucienne Rémillard  
Daniel Simard

### QC58 Montréal

Joseph Allain

### QC61 Maurice

Robert Belanger  
Paul Demeule  
Michel Dubé  
Jeanne Masson  
Carmen Rocheleau

### NB65 Fundy Shores

Robert C. Curran  
Leo Hayes  
Kathleen Kirkpatrick  
Reta Sawyer  
Helen Wilson

### NS72 Colchester-East Hants

Margaret Armstrong  
Frank D. Conrad  
Anne Judith Creelman  
David Russell Hill  
Dorothy L. MacLennan

Robert Burton  
Sharples  
Norine Wilkinson

### NS79 Orchard Valley

Evelyn E. Cruickshank  
John Harwood

### NS80 North Nova

Cecil Timmons

### PE82 Charlottetown

Charles Weldon Boone  
Elizabeth Boswell

Joan Burke  
Charles P. Duffy

Douglas M. Forsythe  
John G. Gallant

Kathleen T. Murphy

### PE83 Summerside

Verne Barlow  
Tom Carew

### NL85 Western Newfoundland and Labrador

Margaret Hackett  
Effie Johnson

# BRANCH DIRECTORY

If you're interested in volunteering or would like to know more about upcoming events, feel free to reach out to the folks at your branch office. They will be pleased to hear from you. You can also visit the branches section of [federalretirees.ca](http://federalretirees.ca). Not sure which branch you belong to? Call the Association's national office for assistance at 613-745-2559 (Ottawa), or toll free at 1-855-304-4700.

## BRITISH COLUMBIA

### BC01 CENTRAL FRASER VALLEY

P.O. Box 2202 Station A  
Abbotsford, B.C. V2T 3X8  
(778) 344-6499  
[nafrbc1@yahoo.com](mailto:nafrbc1@yahoo.com)

### BC02 CHILLIWACK

P.O. Box 463  
Chilliwack, B.C. V2P 6J7  
(604) 795-6011  
[nafrchwk@shaw.ca](mailto:nafrchwk@shaw.ca)

### BC03 DUNCAN AND DISTRICT

34-3110 Cook St.  
Chemainus, B.C. V0R 1K2  
(250) 324-3211  
[duncanfederalretirees@gmail.com](mailto:duncanfederalretirees@gmail.com)

### BC04 FRASER VALLEY WEST

P.O. Box 34141  
RPO Clover Square  
Surrey, B.C. V3S 8C4  
(604) 574-2939  
[www.nafrfraservalleywest.ca](http://www.nafrfraservalleywest.ca)  
[info@nafrfraservalleywest.ca](mailto:info@nafrfraservalleywest.ca)

### BC05 NANAIMO AND AREA

P.O. Box 485  
Lantzville, B.C. V0R 2H0  
(250) 248-2027  
[ashdown@shaw.ca](mailto:ashdown@shaw.ca)

### BC06 NORTH ISLAND JOHN FINN

P.O. Box 1420 STN A  
Comox, B.C. V9M 7Z9  
(855) 304-4700  
[info@nijf.ca](mailto:info@nijf.ca)

### BC07 CENTRAL OKANAGAN

P.O. Box 20186  
RPO Towne Centre  
Kelowna, B.C. V1Y 9H2  
(250) 712-6213  
[info@federalretirees-kelowna.com](mailto:info@federalretirees-kelowna.com)

### BC08 VANCOUVER

4445 Norfolk St.  
Burnaby, B.C. V5G 0A7  
(604) 681-4742  
[fsnavan@shaw.ca](mailto:fsnavan@shaw.ca)

### BC09 VICTORIA FRED WHITEHOUSE

c/o Royal Canadian Legion Branch 292  
411 Gorge Rd. E.  
Victoria, B.C. V8T 2W1  
(250) 385-3393  
[federalretireesvictoria@shaw.ca](mailto:federalretireesvictoria@shaw.ca)

### BC10 SOUTH OKANAGAN

696 Main St.  
Penticton, B.C. V2A 5C8  
(250) 493-6799  
[fedretirees@telus.net](mailto:fedretirees@telus.net)

### BC11 OKANAGAN NORTH

1514 40 St.  
Vernon, B.C. V1T 8J6  
(250) 542-2268  
[fsna11@telus.net](mailto:fsna11@telus.net)

### BC12 KAMLOOPS

P.O. Box 1397 STN Main  
Kamloops, B.C. V2C 6L7  
(250) 571-5007  
[kamloopsoffice@gmail.com](mailto:kamloopsoffice@gmail.com)

### BC13 KOOTENAY

P.O. Box 74 STN Main  
Cranbrook, B.C. V1C 4H6  
(250) 919-9348  
[fsnabc13@gmail.com](mailto:fsnabc13@gmail.com)

### BC14 SIDNEY AND DISTRICT

P.O. Box 2607 STN Main  
Sidney, B.C. V8L 4C1  
(250) 385-3393  
[federalretirees.sidneybc@gmail.com](mailto:federalretirees.sidneybc@gmail.com)

### BC15 PRINCE GEORGE

P.O. Box 2882  
Prince George, B.C. V2N 4T7  
[nafr@shaw.ca](mailto:nafr@shaw.ca)

## ALBERTA

### AB16 CALGARY AND DISTRICT

302-1133 7 Ave. S.W.  
Calgary, Alta. T2P 1B2  
(403) 265-0773  
[fsnacalg@telusplanet.net](mailto:fsnacalg@telusplanet.net)

### AB17 EDMONTON

P.O. Box 81009, McLeod Park  
15715 66 St. N.W.  
Edmonton, Alta. T5Y 3A6  
(855) 376-2336  
[edmonton@federalretirees.ca](mailto:edmonton@federalretirees.ca)

### AB18 SOUTHERN ALBERTA

1904 13 Ave. N.  
Lethbridge, Alta. T1H 4W9  
(403) 328-0801  
[nafr18@shaw.ca](mailto:nafr18@shaw.ca)

### AB19 RED DEER

P.O. Box 25016 RPO Deer Park  
Red Deer, Alta. T4R 2M2  
(855) 304-4700  
[reddeerfederalretireesass@gmail.com](mailto:reddeerfederalretireesass@gmail.com)

### AB20 MEDICINE HAT AND DISTRICT

Strathcona Centre, 1150 5 St. S.E.  
Medicine Hat, Alta. T1A 8C7  
(403) 502-8713  
[fsna.ab20@gmail.com](mailto:fsna.ab20@gmail.com)

### AB21 BATTLE RIVER

17124 Township Road 514  
RR2, Ryley, Alta. T0B 4A0  
(780) 663-2045  
[cvhyde@mcsnet.ca](mailto:cvhyde@mcsnet.ca)

### AB92 LAKELAND

P.O. Box 145 STN Main  
Cold Lake, Alta. T9M 1P1  
(855) 304-4700  
[louethel@telusplanet.net](mailto:louethel@telusplanet.net)

## SASKATCHEWAN

### SK22 NORTHWEST SASKATCHEWAN

161 Riverbend Cr.  
Battleford, Sask. S0M 0E0  
(855) 304-4700  
[tbg@sasktel.net](mailto:tbg@sasktel.net)

### SK23 MOOSE JAW

c/o Barry Young, 93 Daisy Cres.  
Moose Jaw, Sask. S6J 1C2  
(855) 304-4700  
[nafrmj23@outlook.com](mailto:nafrmj23@outlook.com)

### SK24 REGINA AND AREA

112-2001 Cornwall St.  
Regina, Sask. S4P 3X9  
(306) 359-3762  
[fsna@sasktel.net](mailto:fsna@sasktel.net)

### SK25 SASKATOON AND AREA

P.O. Box 3063 STN Main  
Saskatoon, Sask. S7K 3S9  
(306) 373-7718  
[saskatoon@federalretirees.ca](mailto:saskatoon@federalretirees.ca)

### SK26 PRINCE ALBERT AND DISTRICT

P.O. Box 333 STN Main  
Prince Albert, Sask. S6V 5R7  
(855) 314-5644  
[gents@sasktel.net](mailto:gents@sasktel.net)

### SK29 SWIFT CURRENT

P.O. Box 277  
Herbert, Sask. S0H 2A0  
(306) 784-3475  
[SK29.Pres@outlook.com](mailto:SK29.Pres@outlook.com)

## MANITOBA

### MB30 WESTERN MANITOBA

Brandon, Man.  
(204) 727-6379  
[brett.turner@myrmts.net](mailto:brett.turner@myrmts.net)

### MB31 WINNIPEG AND DISTRICT

526-3336 Portage Ave.  
Winnipeg, Man. R3K 2H9  
(204) 989-2061  
[nafrwpg@myrmts.net](mailto:nafrwpg@myrmts.net)

### MB32 CENTRAL MANITOBA

163 Wilkinson Cres.  
Portage La Prairie, Man. R1N 3R6  
(204) 872-0505  
[colemankamphuis@gmail.com](mailto:colemankamphuis@gmail.com)

### MB91 EASTERN MANITOBA

P.O. Box 219  
Pinawa, Man. R0E 1L0  
(204) 753-8402  
[ttveiv@mts.net](mailto:ttveiv@mts.net)

## ONTARIO

### MB48 LAKEHEAD

P.O. Box 29153 RPO McIntyre Centre  
Thunder Bay, Ont. P7B 6P9  
(807) 624-4274  
[nafrmb48@gmail.com](mailto:nafrmb48@gmail.com)

### ON33 ALGONQUIN VALLEY

P.O. Box 1930  
Deep River, Ont. K0J 1P0  
(855) 304-4700  
[avb.fed.retirees@gmail.com](mailto:avb.fed.retirees@gmail.com)

### ON34 PEEL-HALTON AND AREA

1235 Trafalgar Rd. Box 84018  
Oakville, Ont. L6H 5V7  
(905) 599-6151  
[membership@federalretireesph.com](mailto:membership@federalretireesph.com)

### ON35 HURONIA

316-80 Bradford St.  
Barrie, Ont. L4N 6S7  
(705) 792-0110  
[fsnahuronia@rogers.com](mailto:fsnahuronia@rogers.com)

### ON36 BLUEWATER

P.O. Box 263 STN Main  
Sarnia, Ont. N7T 7H9  
(519) 869-6326  
[fsna.bluewater@gmail.com](mailto:fsna.bluewater@gmail.com)

**ON37 HAMILTON AND AREA**

29-320 Hamilton Dr.  
Hamilton, Ont. L9G 4W6  
(855) 304-4700  
mariette1148@gmail.com

**ON38 KINGSTON AND DISTRICT**

P.O. Box 1172  
Kingston, Ont. K7L 4Y8  
(866) 729-3762  
kingston.fsna@gmail.com

**ON39 KITCHENER-WATERLOO AND DISTRICT**

110 Manitou Dr.  
Kitchener, Ont. N2C 1L3  
(519) 742-9031  
fsna39@gmail.com

**ON40 LONDON**

P.O.Box 44002 RPO Carling  
London, Ont. N6A 5S5  
(519) 439-3762  
londonbranch@federalretirees.ca

**ON41 NIAGARA PENINSULA**

7070 St Michael Ave.  
Niagara Falls, Ont. L2H 3N9  
(905) 358-9453  
stella-artois@cogeco.ca

**ON43 OTTAWA AND INTERNATIONAL**

2285 St. Laurent Blvd., Unit B-2  
Ottawa, Ont. K1G 4Z5  
(613) 737-2199  
info@nafrottawa.com

**ON44 PETERBOROUGH AND AREA**

P.O. Box 2216 STN Main  
Peterborough, Ont. K9J 7Y4  
(705) 874-8460  
l.humber@hotmail.com

**ON45 QUINTE**

132 Pinnacle St. (Legion), P.O. Box 20074  
Belleville, Ont. K8N 3A4  
(613) 968-7212  
fsnaon45@gmail.com

**ON46 QUINTRENT**

77 Campbell St.  
Trenton, Ont. K8V 3A2  
(613) 394-4633  
federalsupernet@bellnet.ca

**ON47 TORONTO AND AREA**

P.O. Box 65120 RPO Chester  
Toronto, Ont. M4K 3Z2  
(416) 463-4384  
fsna@on.aibn.com

**ON49 WINDSOR AND AREA**

500 Tecumseh Rd. E., P.O. Box 28080  
Windsor, Ont. N8X 5E4  
(519) 978-1808  
mcgovernsharon@rocketmail.com

**ON50 NEAR NORTH**

P.O. Box 982 STN Main  
North Bay, Ont. P1B 8K3  
(705) 498-0570  
nearnorth50@gmail.com

**ON52 ALGOMA**

8 Gravelle St.  
Sault Ste Marie, Ont. P6A 4Z6  
(705) 946-0002  
davischuck@yahoo.ca

**ON53 OTTAWA VALLEY**

P.O. Box 20133  
Perth, Ont. K7H 3M6  
(855) 304-4700  
info@fsnaottawavalley.ca

**ON54 CORNWALL AND DISTRICT**

141 Markell Cres.  
Cornwall, Ont. K6H 6X2  
(613) 938-8265  
patandbob129@sympatico.ca

**ON55 YORK**

P.O. Box 2152  
Oak Ridge, Ont. L4E 1A3  
(289) 819-0355  
federalretirees.york@gmail.com

**ON56 HURON NORTH**

34 Highland Cr.  
Capreol, Ont. P0M 1H0  
(705) 698-5895  
huronnorth56@gmail.com

**QUEBEC****QC57 QUÉBEC**

162-660 57<sup>e</sup> rue O.  
Québec, Que. G1H 7L8  
(418) 661-4896  
anrf@bellnet.ca

**QC58 MONTRÉAL**

300-1940 Boul Henri-Bourassa E.  
Montréal, Que. H2B 1S1  
(514) 381-8824  
info@anrfmontreal.ca

**QC59 CANTONS DE L'EST**

210-2313 rue King O.  
Sherbrooke, Que. J1J 2G2  
(819) 829-1403  
anrf\_cantons@hotmail.com

**QC60 OUTAOUAIS**

115-331 Boul. De La Cité-Des-Jeunes  
Gatineau, Que. J8Y 6T3  
(819) 776-4128  
admin@anrf-outaouais.ca

**QC61 MAURICIE**

C.P. 1231, Shawinigan, Que. G9P 4E8  
(819) 537-9295  
anrf-mauricie.adhesion@outlook.fr

**QC93 HAUTE-YAMASKA**

C.P. 25 SUCC Bureau-Chef  
Granby, Que. J2G 8E2  
(450) 372-1114  
anrf.haute-yamaska@videotron.ca

**NEW BRUNSWICK****NB62 FREDERICTON AND DISTRICT**

P.O. Box 30068 RPO Prospect Plaza  
Fredericton, N.B. E3B 0H8  
(506) 451-2111  
fredericton@nb62.com

**NB63 MIRAMICHI**

P.O. Box 614 STN Main  
Miramichi, N.B. E1V 3T7  
(855) 304-4700  
smithrd@nb.sympatico.ca

**NB64 SOUTH-EAST NB**

P.O. Box 1768 STN Main  
281 St. George St.  
Moncton, N.B. E1C 9X6  
(506) 855-8349  
fsnasenb64@gmail.com

**NB65 FUNDY SHORES**

P.O. Box 935 STN Main  
Saint John, N.B. E2L 4E3  
(506) 849-2430  
fsna65@gmail.com

**NB67 UPPER VALLEY**

111 McBurney Rd.  
Rockland, N.B. E7P 2R8  
(855) 304-4700  
dhatheway@xplornet.com

**NB68 CHALEUR REGION**

2182 Ch Val-Doucet Rd.  
Val-Doucet, N.B. E8R 1Z6  
(506) 764-3495  
japaulin@rogers.com

**NOVA SCOTIA****NS71 SOUTH SHORE**

100 High St., Box 214  
Bridgewater, N.S. B4V 1V9  
(855) 304-4700  
PresSouthShoreNS71@gmail.com

**NS72 COLCHESTER-EAST HANTS**

12 Harris Ave.  
Truro, N.S. B2N 3N2  
(902) 893-0543 | (902) 957-0545  
colchester-easthants@federalretirees.ca

**NS73 NOVA SCOTIA CENTRAL**

503-73 Tacoma Dr.  
Dartmouth, N.S. B2W 3Y6  
(902) 463-1431  
offmanager@ns.aliantzinc.ca

**NS75 WESTERN NOVA SCOTIA**

379 Meadowvale Rd.  
Meadowvale, N.S. B0P 1R0  
(855) 304-4700  
afbradbury@eastlink.ca

**NS77 CAPE BRETON**

P.O. Box 785 STN A  
Sydney, N.S. B1P 6J1  
(902) 539-4465  
fsnacb@eastlink.ca

**NS78 CUMBERLAND**

P.O. Box 303  
Parrsboro, N.S. B0M 1S0  
(902) 661-0596  
carose1948@gmail.com

**NS79 ORCHARD VALLEY**

P.O. Box 815 STN Main  
Kentville, N.S. B4N 4H8  
(855) 304-4700  
megodon@eastlink.ca

**NS80 NORTH NOVA**

P.O. Box 775 STN Main  
New Glasgow, N.S. B2H 5G2  
(855) 304-4700  
victorfleury@eastlink.ca

**PRINCE EDWARD ISLAND****PE82 CHARLOTTETOWN**

P.O. Box 1686 STN Central  
Charlottetown, P.E.I. C1A 7N4  
(855) 304-4700  
pat@ptassociates.ca

**PE83 SUMMERSIDE**

P.O. Box 1558 STN Main  
Summerside, P.E.I. C1N 4K4  
(902) 724-2302  
cliffpoirier@eastlink.ca

**NEWFOUNDLAND AND LABRADOR****NL85 WESTERN NF AND LABRADOR**

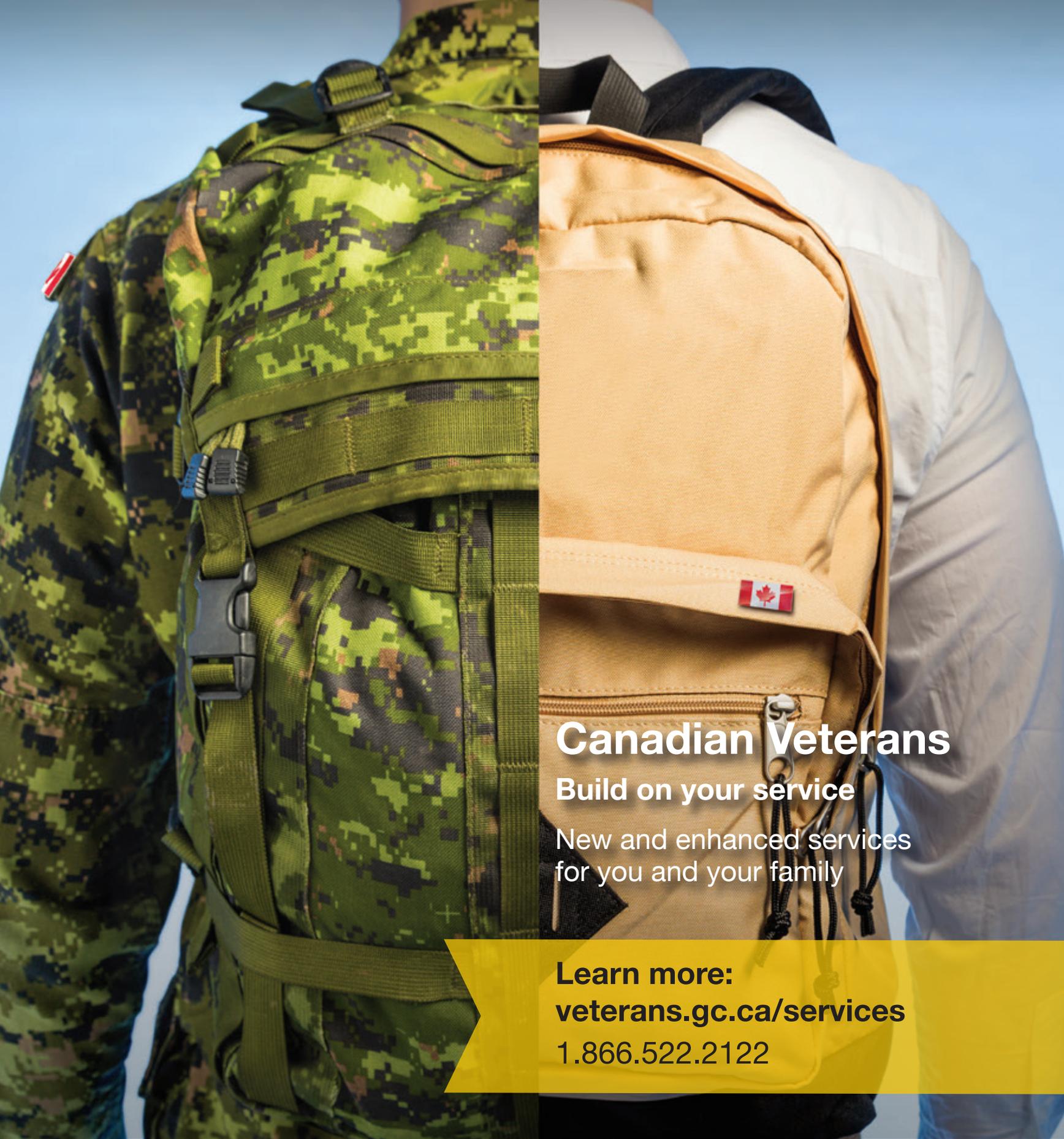
2 Herald Ave., P.O. Box 20052  
Corner Brook, N.L. A2H 7J5  
(709) 639-5350  
wayneronaldbennett@gmail.com

**NL86 CENTRAL NEWFOUNDLAND**

20A Memorial Dr.  
Gander, N.L. A1V 1A4  
(709) 256-8496  
dmcoady@nl.rogers.com

**NL87 AVALON-BURIN PENINSULA**

P.O. Box 21124 RPO MacDonald Dr.  
St. John's, N.L. A1A 5B2  
(855) 304-4700  
kevinjstacey@hotmail.com



# Canadian Veterans

Build on your service

New and enhanced services  
for you and your family

Learn more:  
[veterans.gc.ca/services](https://veterans.gc.ca/services)  
1.866.522.2122



Veterans Affairs  
Canada

Anciens Combattants  
Canada

Canada 



National Association  
of Federal Retirees

**PREFERRED  
PARTNER**

**JOHNSON**  
**INSURANCE**  
HOME · CAR · TRAVEL

**ONE YEAR.  
UNLIMITED\*  
NUMBER OF TRIPS.  
ONE LOW PRICE.**



*"Does this mean  
more car rides?"*

When you travel, do what over 80,000 Federal Retirees do and pick up MEDOC® Travel Insurance through Johnson Insurance. **For about the same cost as insuring one single trip<sup>1</sup>, Federal Retirees can secure a multi-trip annual plan that packs all the essentials:** coverage for medical emergencies, trip cancellation<sup>2</sup>, lost bags, and more.

### **What you get with MEDOC®**

- An unlimited number of 40 day (or less) trips outside of Canada
- An unlimited number of trips within Canada of any duration
- Up to \$12,000 trip cancellation<sup>2</sup>, interruption, and delay benefits
- Up to \$5 million in emergency medical coverage
- Up to \$1,500 (\$3,000 for family coverage) for lost, stolen or damaged bags
- Access to coverage regardless of age or health status<sup>3</sup>
- Additional 5% savings on home insurance<sup>4</sup> through Johnson Insurance

**1-855-733-6818**

**[www.johnson.ca/federalretirees](http://www.johnson.ca/federalretirees)**

Group code: 798

**CALL FOR A QUOTE  
AND YOU COULD  
WIN A NEW  
BMW!†**



Johnson Insurance is a trademark of Johnson Inc. ("Johnson"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia. MEDOC® is a Registered Trademark of Johnson. MEDOC® is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by Johnson. Valid provincial or territorial health plan coverage required. The eligibility requirements, terms, conditions limitations and exclusions, which apply to the described coverage are as set out in the policy. Policy wordings prevail. \*40 day maximum duration applicable to each trip outside of Canada. <sup>1</sup>Based on a comparison of MEDOC's multi-trip annual B plan design against single trip plans with similar benefits. <sup>2</sup>For a trip to be covered for Trip Cancellation, MEDOC® coverage must be in effect on the day of booking your trip. If you book your trip prior to your insurance being in effect, your coverage for Trip Cancellation Insurance benefits will begin on the date the insurance premium is paid and the policy is issued. <sup>3</sup>A 90-day Health Stability Clause applies to pre-existing medical conditions for the Standard Health Option, Supplemental Plan only, and other restrictions may apply. <sup>4</sup>Home policies underwritten and claims handled by RSA in Quebec and primarily underwritten, and claims handled, by Unifund Assurance Company ("Unifund") in the rest of Canada. Home insurance not available in NU. Discounts on home insurance applicable to principal residence only and only on policies underwritten by RSA or Unifund. Described coverage and benefits applicable to policies underwritten by Unifund or RSA. Johnson, RSA and Unifund share common ownership. Eligibility requirements, limitations, exclusions or additional costs may apply and/or may vary by province or territory. Call 1-855-733-6818 for details. Vehicle may vary from illustration. BMW Canada Inc. including its parent company, subsidiaries, divisions and other operating entities, has neither authorized, sponsored, nor endorsed this Contest. BMW, BMW model designations and all other BMW related marks and images are the exclusive property and/or trademarks of BMW AG. †NO PURCHASE NECESSARY. Open January 1, 2018 – December 31, 2018 to legal residents of Canada (excluding NU) who have reached the age of majority in their jurisdiction of residence and are a member of a recognized group with whom Johnson has an insurance agreement. One (1) grand prize available: 2018 BMW 230 xi xDrive Coupe vehicle (approx. retail value \$50,650). Odds of winning depend on the number of eligible entries received. Math skill test required. Rules: [www1.johnson.ca/bmw2018](http://www1.johnson.ca/bmw2018)